

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	357	705/50	USPAT	OR	ON	2006/03/10 15:02
L2	153	705/50.ccls.	USPAT	OR	ON	2006/03/10 15:02
L3	38	705/33.ccls.	USPAT	OR	ON	2006/03/10 15:02
L4	1556	705/35-39.ccls.	USPAT	OR	ON	2006/03/10 15:03
L5	651	705/64-70.ccls.	USPAT	OR	ON	2006/03/10 15:03
L6	2452	1 or 2 or 3 or 4 or 5	USPAT	OR	ON	2006/03/10 15:04
L7	38	6 and (divisible or agrimat\$4)	USPAT	OR	ON	2006/03/10 15:31
L8	2	("5224162").PN.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	OFF	2006/03/10 15:31
L9	12	("5966698").URPN.	USPAT	OR	ON	2006/03/10 15:52
L10	357	705/50	USPAT	OR	ON	2006/03/10 16:07
L11	153	705/50.ccls.	USPAT	OR	ON	2006/03/10 16:07
L12	38	705/33.ccls.	USPAT	OR	ON	2006/03/10 16:07
L13	1556	705/35-39.ccls.	USPAT	OR	ON	2006/03/10 16:07
L14	651	705/64-70.ccls.	USPAT	OR	ON	2006/03/10 16:07
L15	2452	1 or 2 or 3 or 4 or 5	USPAT	OR	ON	2006/03/10 16:07
L16	38	6 and (divisible or agrimat\$4)	USPAT	OR	ON	2006/03/10 16:07
L17	2	("5224162").PN.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	OFF	2006/03/10 16:07
L18	12	("5966698").URPN.	USPAT	OR	ON	2006/03/10 16:07
S1	8	("6422462") or ("6060993") or ("6422462") or ("5715314") or ("5715314").PN.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	OFF	2006/03/07 16:59
S2	2	S1 and check	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/07 17:00
S3	3	cyber adj check	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/07 17:02

EAST Search History

S4	0	(electronic adj check) near3 (divid\$4 near2 (part or segment or plurality))	OR	ON	2006/03/07 17:04
S5	0	(electronic adj check) near5 (divid\$4 near2 (part or segment or plurality))	OR	ON	2006/03/07 17:04
S6	148950	(divid\$4 near2 (part or segment or plurality))	OR	ON	2006/03/07 17:04
S7	0	(electronic adj check) with (divid\$4 near2 (part or segment or plurality))	OR	ON	2006/03/07 17:04
S8	1	(electronic adj check) same (divid\$4 near2 (part or segment or plurality))	OR	ON	2006/03/07 17:04
S9	0	("6625733").URPN.	OR	ON	2006/03/07 17:05
S10	2	("5437049" "5937158").PN.	OR	ON	2006/03/07 17:06
S11	0	("2002/0029164").URPN.	OR	ON	2006/03/07 17:06
S12	1	dividing adj (electronic or digital or cyber or virtual) near3 (money or check or funds)	OR	ON	2006/03/08 13:02
S13	4020	check near3 cash\$4	OR	ON	2006/03/08 19:53
S14	418	(check near3 cash\$4) near5 (electronic or digital or virtual)	OR	ON	2006/03/08 19:53
S15	0	((check near3 cash\$4) near5 (electronic or digital or virtual)) with (dividing adj check)	OR	ON	2006/03/08 19:53

EAST Search History

S16	36	(dividing adj check)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/08 19:58
S17	77	(divide adj check)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/08 20:20
S18	2	((electronic or digital or virtual or cyber) adj check near5 divid\$4)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/08 20:02
S19	2	((electronic or digital or virtual or cyber) adj check) near5 divid\$4)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/08 20:02
S20	5	((electronic or digital or virtual or cyber) adj check) with divid\$4)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/08 20:02
S21	6	((financial or bank or money) near2 check) with (dvid\$4 or split\$4)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/09 16:24
S22	13	((financial or bank or money) near5 check) with (dvid\$4 or split\$4)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/09 16:50
S23	8295	((financial or bank or money) near5 check)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/09 16:50
S24	31	((financial or bank or money) near5 ("money order" or note or check)) with (dvid\$4 or split\$4)		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2006/03/09 18:05

EAST Search History

S25	84	((financial or bank or money) near5 ("money order" or note or check)) with (divid\$4 or split\$4 or conversion)	OR	ON	2006/03/09 18:06
S26	53	((financial or bank or money) near5 ("money order" or note or check)) with conversion	OR	ON	2006/03/09 18:19
S27	1	1999-372797.NRAN.	OR	ON	2006/03/09 18:13
S28	2008	check near5 divid\$5	OR	ON	2006/03/09 18:20
S29	2	(check near5 divid\$5) with electronically	OR	ON	2006/03/09 18:21
S30	1	(check near5 divid\$5) with digitally	OR	ON	2006/03/09 18:22
S31	26109	(cyber or virtual or electronic or digital) near3 (payment or money or check or note)	OR	ON	2006/03/09 18:22
S32	10231	S31 and payment	OR	ON	2006/03/09 18:23
S33	39	S32 and (request with divid\$4)	OR	ON	2006/03/09 18:24
S34	0	("2004/0199466").URPN.	OR	ON	2006/03/09 18:40
S35	0	(electronic near5 transactio) with (multiple near3 check)	OR	ON	2006/03/09 18:41
S38	11	payment with (business adj (ID or identification or account))	OR	ON	2006/03/09 18:46
S39	11	payment with (business adj (ID or identification or account))	OR	ON	2006/03/09 18:43
S40	3	payment near5 (business adj (ID or identification or account))	OR	ON	2006/03/09 18:43
S41	51	((purchas\$4 or buy\$4 or obtain\$4) near5 "money order")	OR	ON	2006/03/10 15:01

```
? show files;ds
File 2:INSPEC 1898-2006/Feb w4
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(c) 2006 ProQuest Info&Learning
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File 475:Wall Street Journal Abs 1973-2006/Mar 09
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(c) 2006 CSA.
File 56:Computer and Information Systems Abstracts 1966-2006/Feb
(c) 2006 CSA.
File 94:JICST-EPlus 1985-2006/Dec w2
(c)2006 Japan Science and Tech Corp(JST)
```

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Set      Items  Description
S1      540591  BANK? OR EBPP OR BILLPAY OR EBILLPAY OR DIRECTPAYMENT OR N-
ETBANK OR CHECKFREE OR (BILL? ? OR ACCOUNT? ? OR REMIT? OR CH-
ECK? ? OR CHEQUE? ?)(3N)(DEPOSIT? OR PAYMENT OR PAY OR PAYS OR
PAID OR PAYING OR RECEIVABLE? ? OR PAYABLE)
S2      2389   (ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB)()(P-
AYMENT? ? OR PAY OR BILLPAY) OR CYBERPAY OR CYBER()PAY OR EPA-
YMENT? ? OR WEBPAYMENT? ? OR PAYPAL OR PAY()PAL
S3      1962   (CHECK? ? OR CHEQUE? ?)(3N)(TRUNCAT? OR PROCESSING OR CLEA-
RING OR PRESENTMENT OR PRESENTING OR HANDL? OR TRANSACTION? ?)
S4      120255 CHECK? ? OR CHEQUE? ? OR NEGOTIABLE()(INSTRUMENT? ? OR TEN-
DER? ?) OR CYBERCHECK? OR CYBERCHEQUE? OR ECHECK? ? OR ECHEQU-
E? ? OR WEBCHECK? OR WEBCHEQUE? OR DIGICHECK? OR DIGICHEQUE?
S5      394    (ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB OR E-
LECTRONIFICATION OR DIGITAL)(N)(DRAFT OR DRAFTS OR CHECK? ? OR
CHEQUE? ?) OR EDRAFT? ?
S6      15010  (SPLIT? OR DIVID? OR ALLOCAT? OR SEGMENT? OR PARTITION? OR
SECTION? OR SUBDIVID? OR TIERED? OR GROUP?)(3N)(PAYMENT? ? OR
CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR INSTRUMENT? ? OR NOTE? ?)
S7      387    (RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-
UP?)(3N)(PAYMENT? ? OR CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR N-
OTE? ? OR INSTRUMENT? ?)
S8      10     S6 AND S7
S9      9      S8 NOT PY>2000
S10     8      RD (unique items)
S11     1775   (S1:S5) AND S6
S12     65    (S1:S5) AND S7
S13     55    (S1:S5)(30N)S7
S14     48    (S1:S5)(10N)S7
S15     31    S14 NOT PY>2000
S16     28    RD (unique items)
S17     27    S16 NOT S10
S18     23    (POOL? OR NETTING)(3N)(CHECK? ? OR CHEQUE? ?)
S19     2      S6 AND S18
S20     2      RD (unique items)
S21     265   (PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDI-
NG OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIER-
ED? ?)(3N)(S4 OR S5)
S22     40    (RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-
UP?)(3N)(S4 OR S5)
S23     0      S21 AND S22
S24     305   S21:S22
S25     226   S24 NOT PY>2000
S26     191   RD (unique items)
S27     169   S26 NOT (S10 OR S16 OR S20)
S28     291   (RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-
UP? OR POOL? OR NETTING)(3N)(DEPOSIT? ?)
S29     125   (PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDI-
```

NG OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIER-
ED?)(3N)(DEPOSIT? ?)
S30 1 S28 AND S29
S31 1 RD (unique items)
S32 38 S10 OR S16 OR S20 OR S31
S33 38 RD (unique items)
S34 289 (S33 OR S26 OR S28 OR S29) AND (S1:S5)
S35 273 S34 NOT PY>2000
S36 99 S35 AND S1
S37 99 S1 AND S35
S38 98 RD (unique items)
? t38/3,k/all

38/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

08167151 INSPEC Abstract Number: B2002-03-6135-051, C2002-03-7120-011

Title: Morphological approach for the pre-printed information extraction
of Brazilian bank checks

Author(s): Soares de Oliveira, L.E.; Bortolozzi, F.

Author Affiliation: Pontificia Univ. Catolica do Parana, Brazil

Conference Title: Proceedings of the International Conference on Imaging
Science, Systems, and Technology. CISST'2000 Part vol.1 p.277-82
vol.1

Editor(s): Arabnia, H.R.

Publisher: CSREA Press - Univ. Georgia, Athens, GA, USA

Publication Date: 2000 Country of Publication: USA 2 vol. 761 pp.

ISBN: 1 892512 55 6 Material Identity Number: XX-2000-02106

Conference Title: Proceedings of 2000 International Conference on Imaging
Science, Systems, and Technology. CISST'2000

Conference Date: 26-29 June 2000 Conference Location: Las Vegas, NV,
USA

Language: English

Subfile: B C

Copyright 2002, IEE

Title: Morphological approach for the pre-printed information extraction
of Brazilian bank checks

Abstract: This article presents a morphological approach for the
pre-printed information extraction of the Brazilian bank checks not
filled. The main goal of this work is to show the robustness of the
proposed method as shown by the great amount of existent bank checks,
and also that complex forms like brazilian bank checks can be
segmented without previous knowledge of the background.

Descriptors: cheque processing;

...Identifiers: Brazilian bank checks; ...

... bank checks;

38/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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07651131 INSPEC Abstract Number: B2000-08-6135-251, C2000-08-52608-343

Title: Segmentation of Brazilian bank check logos without a priori
knowledge

Author(s): de Jesus, A.; Facon, J.

Author Affiliation: Pontificia Univ. Catolica do Parana, Brazil

Conference Title: Proceedings International Conference on Information
Technology: Coding and Computing (Cat. No.PR00540) p.259-63

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 2000 Country of Publication: USA xvi+528 pp.

ISBN: 0 7695 0540 6 Material Identity Number: XX-2000-01050

U.S. Copyright Clearance Center Code: 0 7695 0540 6/2000/\$10.00

Conference Title: Proceedings International Conference on Information
Technology: Coding and Computing. ITCC 2000

Conference Sponsor: IEEE Comput. Soc

Conference Date: 27-29 March 2000 Conference Location: Las Vegas, NV,
USA

Language: English

Subfile: B C
Copyright 2000, IEE

Title: Segmentation of Brazilian bank check logos without a priori knowledge

Abstract: The paper presents a method to locate and extract Brazilian bank check logos automatically by employing mathematical morphology. The objective is to minimize the number of heuristic...

Descriptors: bank data processing...

Identifiers: Brazilian bank check logo segmentation ;

38/3,K/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2006 Institution of Electrical Engineers. All rts. reserv.

07366081 INSPEC Abstract Number: B1999-11-6135E-051, C1999-11-1250M-037

Title: Evaluation by recognition of thresholding-based segmentation techniques on Brazilian bank checks

Author(s): Mattana, M.F.; Facon, J.; Britto, A.S., Jr.

Author Affiliation: Pontificia Univ. Catolica do Parana, Brazil

Journal: Proceedings of the SPIE - The International Society for Optical Engineering Conference Title: Proc. SPIE - Int. Soc. Opt. Eng. (USA) vol.3572 p.344-8

Publisher: SPIE-Int. Soc. Opt. Eng.

Publication Date: 1999 **Country of Publication:** USA

CODEN: PSISDG **ISSN:** 0277-786X

SICI: 0277-786X(1999)3572L:344:ERTB;1-N

Material Identity Number: C574-1999-229

U.S. Copyright Clearance Center Code: 0277-786X/99/\$10.00

Conference Title: 3rd Iberoamerican Optics Meeting and 6th Latin American Meeting on Optics, Lasers, and Their Applications

Conference Sponsor: SPIE; Univ. Nacional de Colombia; Univ. Valle; Univ. Ind. Santander; et al

Conference Date: 28 Sept.-2 Oct. 1998 **Conference Location:** Cartagena de Indias, Colombia

Language: English

Subfile: B C

Copyright 1999, IEE

Title: Evaluation by recognition of thresholding-based segmentation techniques on Brazilian bank checks

Abstract: This article describes an approach to quantify the quality of thresholding-based segmentation on Brazilian bank checks. The checks are previously acquired by scanner and soon after, their colored patterns are decomposed according to...

...Identifiers: Brazilian bank checks ;

38/3,K/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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06954689 INSPEC Abstract Number: C9808-5260B-078

Title: Hidden Markov model based word recognition and its application to legal amount reading on French checks

Author(s): Knerr, S.; Augustin, E.; Baret, O.; Price, D.

Author Affiliation: Artificial Intelligence & Image Anal., Paris, France

Journal: Computer Vision and Image Understanding vol.70, no.3 p. 404-19

Publisher: Academic Press,

Publication Date: June 1998 **Country of Publication:** USA

CODEN: CVIUF4 **ISSN:** 1077-3142

SICI: 1077-3142(199806)70:3L:404:HMMB;1-T

Material Identity Number: D165-98007

U.S. Copyright Clearance Center Code: 1077-3142/98/\$25.00

Language: English

Subfile: C

Copyright 1998, IEE

Title: Hidden Markov model based word recognition and its application to legal amount reading on French checks

...Abstract: Markov model (HMM) based word recognition algorithm for the recognition of legal amounts from French bank checks is presented. This algorithm is part of the A2iA INTERCHEQUE recognition system. The algorithm starts from images of handwritten words which have been automatically segmented from binary check images. After finding the lower-case zone on the complete amount, words are slant corrected...

...importance evaluated. Results have been obtained on large real-life data bases of French handwritten checks. The HMM-based system has been shown to outperform a holistic word recognizer and another...

... of about 89% for the 26-word vocabulary relevant for legal amount recognition on French bank checks have been obtained. More recently, a Neural Network-HMM hybrid has been designed, which produces...

...Identifiers: French bank checks ; ...

...binary check images

38/3,K/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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06937324 INSPEC Abstract Number: B9807-6140C-259, C9807-1250-105

Title: A recursive thresholding technique for image segmentation

Author(s): Cheriet, M.; Said, J.N.; Suen, C.Y.

Author Affiliation: Lab. d'Imagerie, de Vision et d'Intelligence Artificielle, Quebec Univ., Montreal, Que., Canada

Journal: IEEE Transactions on Image Processing vol.7, no.6 p.918-21

Publisher: IEEE,

Publication Date: June 1998 Country of Publication: USA

CODEN: IIPRE4 ISSN: 1057-7149

SICI: 1057-7149(199806)7:6L:918:RTTI;1-#

Material Identity Number: 0939-98006

U.S. Copyright Clearance Center Code: 1057-7149/98/\$10.00

Language: English

Subfile: B C

Copyright 1998, IEE

...Abstract: The new approach has been implemented in the scope of document images, specifically real-life bank checks. This approach segments the brightest homogeneous object from a given image at each recursion, leaving only the darkest...

... and the usefulness of the new approach for the specified class of document images of bank checks is presented.

Descriptors: cheque processing ;

...Identifiers: real-life bank checks ;

38/3,K/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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06835572 INSPEC Abstract Number: C9803-5260B-370

Title: A simple methodology for bank cheque segmentation

Author(s): Santos, J.E.B.; Bortolozzi, F.; Sabourin, R.

Author Affiliation: Centro Federal de Educacao Tecnologica do Parana, Curitiba, Brazil

Conference Title: Advances in Document Image Analysis. First Brazilian Symposium, BSDIA '97. Proceedings p.334-43

Editor(s): Murshed, N.A.; Bortolozzi, F.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1997 Country of Publication: Germany ix+343 pp.

ISBN: 3 540 63791 5 Material Identity Number: XX97-02736

Conference Title: Advances in Document Image Analysis. First Brazilian Symposium, BSDIA '97 Proceedings

Conference Date: 2-5 Nov. 1997 Conference Location: Curitiba, Brazil

Language: English

Subfile: C

Copyright 1998, IEE

Title: A simple methodology for bank cheque segmentation

Abstract: The segmentation of bank cheque images is a fundamental phase in its automatic processing. In the segmentation phase, one of... the background elimination, that has to respect the physical integrity of the rest of the cheque image information. This paper describes a simple and robust solution for the background elimination problem...

Descriptors: bank data processing...

... cheque processing ;

Identifiers: bank cheque segmentation methodology...

...automatic cheque processing ;

38/3,K/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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06331544 INSPEC Abstract Number: B9609-6140C-306, C9609-1250B-003

Title: Processing of numerical check amounts: a segmentation -based approach

Author(s): Lethelier, E.; Leroux, M.; Gilloux, M.

Author Affiliation: Dept. RVA, SRTP, Nantes, France

Journal: Traitement du Signal vol.12, no.6 p.551-9

Publisher: GRETSI,

Publication Date: 1995 Country of Publication: France

CODEN: TRSIE6 ISSN: 0765-0019

SICI: 0765-0019(1995)12:6L:551:PNCA;1-1

Material Identity Number: H686-96003

Language: French

Subfile: B C

Copyright 1996, IEE

Title: Processing of numerical check amounts: a segmentation -based approach

Abstract: We present an automatic recognition system applied to handwritten numerical check amounts which is based on a segmentation-by-recognition probabilistic model. This system is described

... step. The robustness of the system was assessed on a database of 10,000 real check images.

Descriptors: bank data processing...

Identifiers: numerical check processing ;

38/3,K/8 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

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02212076 INSPEC Abstract Number: C78018026

Title: Settlement of foreign payments operations by the Tele-Data-Information-System (TEDIS)

Author(s): Eue, K.; Raschke, E.

Author Affiliation: North-German Regional Central Giro Bank, Hannover, West Germany

Journal: IBM Nachrichten vol.28, no.239 p.53-9

Publication Date: Feb. 1978 Country of Publication: West Germany

CODEN: IBMNAQ ISSN: 0018-8662

Language: German

Subfile: C

Abstract: The North German Regional Central Giro Bank (North LB) having decided, for reasons of business policy, to join SWIFT network, i.e...

... LB to investigate the repercussions and possible solutions this might offer for foreign business. The aggregate Foreign Payments and Cheques Operations, whether settled by or without the use of SWIFT, were to be manageable both...

Descriptors: bank data processing

38/3,K/9 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01800985 ORDER NO: AADAA-I9940413
FOUR ESSAYS ON DEPOSIT INSURANCE, BANK BRANCHING, AND BANK PERFORMANCE
(PROFITABILITY)

Author: KRIEG, JOHN MICHAEL
Degree: PH.D.
Year: 1999
Corporate Source/Institution: UNIVERSITY OF OREGON (0171)
Source: VOLUME 60/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3070. 173 PAGES

FOUR ESSAYS ON DEPOSIT INSURANCE, BANK BRANCHING, AND BANK PERFORMANCE
(PROFITABILITY)

Descriptors: ECONOMICS, THEORY ; BUSINESS ADMINISTRATION, BANKING

while bank failures were common in the United States, this is not true of other industrialized nations...

...links between two distinctly American institutions; deposit insurance and branching restrictions and their impact on bank failures and profitability. This work finds that limiting branching augments bank profitability at the cost of reducing a bank's level of diversification. Deposit insurance, while eliminating failures caused by bank runs, increases the risk profile of banks which, *ceteris paribus*, generates a higher incidence of failures.

The first chapter of this dissertation outlines American experience with bank branching and deposit insurance. It is argued that the lack of diversification caused by the inability of banks to branch contributed to the bank failures of the Great Depression, which led to the introduction of national deposit insurance. Chapter II presents a general equilibrium model of bank borrowing and lending. In this model, the introduction of deposit insurance causes a reduction in bank capital and increases bank participation in risky ventures. Both results point to an greater likelihood of bank failure in the presence of insurance.

Chapter III employs an alternate approach exploring the relationship between bank profitability, deposit insurance, and bank branching. Using a model of monopolistic competition, branching restrictions are hypothesized to both limit competition between banks and the diversification of their loan portfolios. In this model, the effect of increased competition outweighs better bank diversification leading to reduced profitability.

The empirical chapters of this dissertation measures bank performance with respect to branching and insurance. Using a panel model of profits aggregated at the state level, Chapter IV discovers that bank profitability increases with tighter restrictions on branching. Chapter V finds that bank failures decrease as banks are allowed to branch and increase as insurance levels rise. Both findings are robust for...

...measures of branching, profitability, and across time periods.

Finally, I note that Chapter II, "Deposit Insurance and Resource Allocation," derives from work co-authored with Professor Jo Anna Gray of the University of...

38/3,K/10 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01646058 ORDER NO: AAD98-35738
THE IMPACT OF BANK STRUCTURE ON SMALL BUSINESS AND SMALL FARM LENDING

Author: HARDEE, PAULINE THYRA
Degree: PH.D.
Year: 1997
Corporate Source/Institution: UNIVERSITY OF HOUSTON (0087)
Source: VOLUME 59/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1657. 159 PAGES

THE IMPACT OF BANK STRUCTURE ON SMALL BUSINESS AND SMALL FARM LENDING
Descriptors: BUSINESS ADMINISTRATION, BANKING ; ECONOMICS, FINANCE ;
ECONOMICS, AGRICULTURAL

Motivated by consolidations in the **banking** industry, this study examines the impact of **bank** structure on lending to small businesses and small farms. Past research reveals that small **banks** play a central role in financing small firms and small agricultural borrowers, and that the trend within the larger, consolidated **banking** organizations is away from these **bank** dependent borrowers. Hence, as smaller **banks** are absorbed into larger, more complex **banking** structures, credit availability to small businesses and small farms may be curtailed. This research explores the impact of the Texas **bank** structure in light of this problem. It expands the literature by developing a formal conceptual analysis regarding the relationship between **bank** organizational portfolio risk and **bank** deposits invested in **bank** dependent loans.

The information hypothesis of this study is that smaller, more simple **banking** organizations are better able to mitigate private information asymmetries inherent in **bank** dependent lending, therefore devote more deposits to these types of loans. The analysis employs new data on small business and farm loans from the **bank** call report files in an OLS reduced form specification. The **bank** dependent loan to deposit ratios categorized by small business loans and small farm loans are...

...in this type of lending. Differences across regressions are also examined to isolate variations across **bank** structures in information asymmetries between deposits devoted to **bank** dependent loans versus their large loan counterpart. In part, this additionally serves as a control...

...asset allocation decision between these two loan types and all other assets. Additionally, variations across **bank** structures in information asymmetries are also isolated by examining differences between the allocation of deposits in **bank** dependent loans between the more information sensitive non real estate loans and those secured by real estate.

Overall, the research results indicate that not only small **banks**, but in-state holding company and low to moderately branched **bank** structures devote more of their deposits to small business and small farm lending. In this...

...niche in these type of loans. This niche appears to arise from the less complicated **banking** structures' capacity to mitigate acute informational asymmetries inherent in **bank** dependent lending through more effective production and use of private information. As this research suggests, if these simpler, smaller **banking** structures continue to exist, it will be because they fill a niche in the market for **bank** dependent loanable funds.

38/3,K/11 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01511242 ORDER NO: AAD96-34454
RECOGNITION OF OFFLINE HANDWRITTEN WORDS AND ITS EXTENSION TO PHRASE
RECOGNITION

Author: KIM, GYEONGHWAN
Degree: PH.D.
Year: 1996
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)
Source: VOLUME 57/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3934. 139 PAGES

...extension of our methodology to phrases--(i) recognition of street name images, and (ii) reading **bank** check amounts. A trainable word segmentation approach using a neural network is developed to circumvent the ...

...which is captured by characterizing the variation of spacing and height between adjacent major character segments. In the check recognition application, we use a single recognition engine serially rather than the commonly used parallel...

38/3,K/12 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online
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01388659 ORDER NO: AAD95-01049

MORTGAGE DEFAULT: LATTICE MODEL SIMULATIONS AND EMPIRICAL ANALYSIS

Author: THOMSON, THOMAS ALFRED

Degree: PH.D.

Year: 1994

Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)

Source: VOLUME 55/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2507. 221 PAGES

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, GENERAL;
BUSINESS ADMINISTRATION, BANKING

...finds a statistically significant but small economic effect for divorce and unemployment.

As a further check the results are aggregated to the regional level. Using regional level data, covariates such as divorce and unemployment are...

38/3,K/13 (Item 5 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online
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01313625 ORDER NO: AAD93-30253

ESSAYS ON BANKING THEORY AND POLICY IMPLICATIONS (LIQUIDITY SHOCKS, INTERBANK MARKET)

Author: QI, JIANPING

Degree: PH.D.

Year: 1993

Corporate Source/Institution: WASHINGTON UNIVERSITY (0252)

Source: VOLUME 54/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2220. 135 PAGES

ESSAYS ON BANKING THEORY AND POLICY IMPLICATIONS (LIQUIDITY SHOCKS, INTERBANK MARKET)

Descriptors: BUSINESS ADMINISTRATION, BANKING ; ECONOMICS, FINANCE;
ECONOMICS, THEORY

...thesis consists of three separate but related essays, examining the economic roles of depository institutions (banks).

The first essay (Chapter 2) integrates Diamond and Dybvig's (1983) banking model with Samuelson's (1958) consumption-loan model. A bank functions as a social compact to facilitate intergenerational transfers. As a result, even though Diamond and Dybvig's assumption that agents invest only in the bank is dropped, the bank still achieves interest rate smoothing and provides depositors with insurance against private preference shocks. The bank allocation is not a competitive equilibrium of simple decentralized exchange, with or without money. The bank is subject to runs. These runs can result from excessive withdrawals; they may also be...

...in Diamond and Dybvig's one-generation model. Consequently, suspension of convertibility may not prevent bank runs. Deposit insurance or a commitment to government intervention is arguably the only way to maintain bank stability.

The second essay (Chapter 3) models a productive economy with individual and aggregate liquidity...

...uninformed agents. The under-investment problem is mitigated by forming a financial intermediary resembling a bank which designs two types of financial claims: demand deposits and bank stock. Uninformed agents choose to hold the informationally less sensitive demand deposits, while informed agents invest in the bank's stock. Even though the payoffs to the demand deposits are not contingent on the aggregate liquidity demands, the bank can still achieve allocations that are Pareto-superior to that of the market.

The third...

...4) attempts to explain the emergence of the two-tier structure of the U.S. banking system and the stylized facts of the U.S. interbank market. In a market with a large number of ex ante identical banks each facing

uncertainty in deposit withdrawals and loan demands, even if resolution of the uncertainty...

...interbank liquidity sharing. If, however, interbank borrowing incurs costs such as monitoring or transaction costs, banks increase their liquidity reserves and as a result, the banking system accumulates excess reserves in the sense that the aggregate amount of liquidity reserves exceeds the amount that is needed to meet the aggregate deposit withdrawals and loan demands. Money center banks are endogenized to utilize the excess reserves for the investment in the more productive but less liquid assets, functioning essentially as a banks' bank. The two-tier banking system is vulnerable to contagious banking panics.

38/3,K/14 (Item 6 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01282183 ORDER NO: AAD93-10268
FINANCIAL LIBERALIZATION AND INFLATION IN A SMALL OPEN FINANCIALLY
REPPRESSED ECONOMY: THEORY, AND EVIDENCE FROM CYPRUS (OPEN ECONOMY)
Author: KARAPATAKIS, ANDREAS GEORGE
Degree: PH.D.
Year: 1992
Corporate Source/Institution: THE UNIVERSITY OF CONNECTICUT (0056)
Source: VOLUME 53/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4412. 132 PAGES

...policy to accelerate growth with lower inflation. This argument rests on the assumption that higher deposit rates cause a reallocation in household's portfolios in favor of bank deposits at the expense of unproductive assets. This produces an inflow of deposits into the banking system, raises the supply of bank credit to finance firms' working capital (and occasionally fixed capital) requirements, and causes a strong ...

38/3,K/15 (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01278943 ORDER NO: AAD93-09017
THE CHARACTERIZATION AND MEASUREMENT OF ARCHAEOLOGICAL DEPOSITIONAL UNITS:
PATTERNS FROM NINETEENTH-CENTURY URBAN SITES IN PORTSMOUTH, NEW HAMPSHIRE
(NINETEENTH CENTURY)
Author: WHEELER, KATHLEEN LOUISE
Degree: PH.D.
Year: 1992
Corporate Source/Institution: THE UNIVERSITY OF ARIZONA (0009)
Source: VOLUME 53/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3965. 526 PAGES

...The data base for the dissertation consists of three disparate archaeological collections at the Strawberry Banke Museum in Portsmouth. The analysis was performed under a unifying research agenda and with a...

...open-air middens, privies, and opportunistic middens. Households apparently also transformed or redeposited secondary-refuse aggregates to create tertiary deposits. Often characterized as mixed or disturbed, these tertiary deposits can be informative about depositional behaviors...

38/3,K/16 (Item 8 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01207001 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
SOME MACROECONOMIC CONSEQUENCES OF BANKING SYSTEM REGULATION
Author: NARAYANAN, KRISHNAMURTHY
Degree: PH.D.
Year: 1991
Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (

0753)

Source: VOLUME 52/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3672.

SOME MACROECONOMIC CONSEQUENCES OF BANKING SYSTEM REGULATION

This thesis argues that some of the regulations to which the banking system is subject have significant and subtle macroeconomic effects. Specifically, we show that banking regulation could lead to the development of large new markets and could change the pattern...

...first chapter considers the \$1.4 trillion market for interest rate swaps in which the banks have been active participants. We argue that the large pool of short-term deposit liabilities of the banks and the capital requirements they must satisfy make the interest rate swap an ideal risk... would explain then, the large size of the swap market and the dominance of the banks in it.

The second chapter compares the industrial evolution of west Germany and Japan in the 1950-1970 period. The banking systems in both countries were dominant sources of financing during this time and, as such...

...the surprisingly different patterns of industrial organization observed in these countries resulted from differences in banking regulations and practices and from differences in historical conditions.

The third chapter takes up the mounting problems faced by the U.S. banking system since the late 1970s. We evaluate the various reform measures that have been proposed...

...using a simple equilibrium model. Our model recognizes that the highly leveraged position of the banking system could lead to moral hazard in lending which, in turn, would encourage the firms in the economy to take up riskier projects. Thus, changes in banking system regulations that alter the banks' lending incentives, would affect the types of assets produced in the economy. Our evaluation of...

38/3,K/17 (Item 9 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2006 ProQuest Info&Learning. All rts. reserv.

1075244 ORDER NO: AAD89-21704 SIMULATING COMMERCIAL BANK PERFORMANCE UNDER DIFFERING LOAN-DEPOSIT RELATIONSHIPS

Author: DUNCAN, DOUGLAS GEORGE
Degree: PH.D.
Year: 1989
Corporate Source/Institution: TEXAS A&M UNIVERSITY (0803)
Source: VOLUME 50/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1752. 181 PAGES

SIMULATING COMMERCIAL BANK PERFORMANCE UNDER DIFFERING LOAN-DEPOSIT RELATIONSHIPS

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, BANKING

Agricultural bank failure rates in the 1980s have been at post-depression highs. Concern has arisen among agricultural economists over the impact of bank failure on availability of credit services and community health. Texas has ranked at the top...

...this study was to assess the impact that changes in the operating environment of agricultural banks have upon bank performance and survival. To accomplish this objective, a simulation model of the representative agricultural bank was constructed and then tested for responsiveness to differing risk attitudes of bankers, level and allocation of loan-to-deposit feedback and noninterest operating cost level.

Model results illustrate decreasing profitability and increasing relative liquidity for risk averse bankers. Further, loan-to-deposit feedback is shown to significantly impact bank performance with increased feedback rates reducing bank funds costs. Finally, a reduction in bank noninterest operating costs directly increased bank profitability as expected.

38/3,K/18 (Item 10 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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1062573 ORDER NO: AAD89-10349
**TWO SIMPLE APPLICATIONS OF TESTS FOR SEPARATE REGRESSION MODELS:
PRICE-MONEY COMPONENT EQUATIONS AND BANKS ' CREDIT ALLOCATION POLICY
MODELS**

Author: LEDESMA, RODOLFO GONZALEZ
Degree: PH.D.
Year: 1988
Corporate Source/Institution: WAYNE STATE UNIVERSITY (0254)
Source: VOLUME 50/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 745. 141 PAGES

**TWO SIMPLE APPLICATIONS OF TESTS FOR SEPARATE REGRESSION MODELS:
PRICE-MONEY COMPONENT EQUATIONS AND BANKS ' CREDIT ALLOCATION POLICY
MODELS**

Descriptors: ECONOMICS, GENERAL; ECONOMICS, FINANCE; BUSINESS
ADMINISTRATION, BANKING

...two areas. Examination of (1) the short-run individual indicator
properties of currency and demand deposits in relation to aggregate
price level movements; (2) the empirical relationship between loan demand
uncertainty and commercial banks ' credit allocation policy.

Under (1) it is shown that the simple-sum aggregation of currency...

...lags.

Under (2) the data provides evidence of a link between loan demand
uncertainty and banks ' credit allocation policy. Pairwise and joint N-,
J-, and JA-tests suggest that a credit allocation model with bank
deposits as scale variable and the Fed funds rate as the opportunity cost
variable is adequately...

38/3,K/19 (Item 11 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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1059113 ORDER NO: AAD89-06548
CREDIT FLOWS AND MACROECONOMIC ACTIVITY
Author: SAMOLYK, KATHERINE ANNE
Degree: PH.D.
Year: 1988
Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)
Source: VOLUME 50/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 507. 176 PAGES

...and thus affect real investment activity. Essay One presents a
theoretical, equilibrium model of regional banking markets which uses
plausible information asymmetries to explain how regional bank capital
may affect regional investments. We consider how local investments may be
affected by variations in regional deposit-capital ratios (when the
aggregate deposit -capital ratio would fund the optimal allocation). A
key assumption is that a bank 's monitoring technology is immobile across
regions. The main conclusion is that capital-requirements and the
immobility of bank monitoring technology imply that the mix of regional
bank capital and collateral affect the efficiency of local investment
activity.

The second essay examines the implications of bank portfolio risks
for real investment allocations. We present a theoretical model in which
banks fund long-term, risky, loans with short-term deposits paying money
market yields. Bank portfolio risks are motivated by information
asymmetries; bank capital must cover possible portfolio losses due to
both loan default and high possible future deposit costs. One conclusion is
that interest-rate risk increases the minimum quantity of bank capital
required for investment in the optimal, albeit riskiest, portfolio. A
second conclusion is that the efficiency of a bank 's intermediation
technology will affect its choice of second-best portfolio. Efficient

banks will opt for investing in safer bank loans rather than money market assets because the return from using their technology is sufficient ...

38/3,K/20 (Item 12 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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1024693 ORDER NO: AAD88-22616
STRATEGIC DECISIONS AND CONTRACT CHARACTERISTICS. PART 1: NOMINAL WAGE CONTRACTS AND MONETARY POLICY. PART 2: DEPOSIT CONTRACTS, SPECULATIVE RUNS, AND DEPOSIT INSURANCE

Author: WRASE, JEFFREY M.
Degree: PH.D.
Year: 1988
Corporate Source/Institution: BROWN UNIVERSITY (0024)
Source: VOLUME 49/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2346. 160 PAGES

...and Deposit Insurance. A version of Diamond and Dybvig's model of financial intermediation and bank runs is used to consider tax-financed deposit insurance and suspension of deposit payments as...

...that there is no need to appeal to deposit insurance provided by the government since banks can privately design uninsured contracts that implement an allocation identical to the allocation implemented by insured deposit contracts.

38/3,K/21 (Item 13 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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919563 ORDER NO: AAD86-14161
TEMPORARY EQUILIBRIUM IN A PRIVATE BANKING ECONOMY WITH CREDIT RATIONING
Author: TAUBE, PAUL MICHAEL
Degree: PH.D.
Year: 1986
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT ALBANY (0668)
Source: VOLUME 47/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1441. 119 PAGES

TEMPORARY EQUILIBRIUM IN A PRIVATE BANKING ECONOMY WITH CREDIT RATIONING

Grandmont and Laroque (1975) introduced a central bank into the temporary equilibrium framework. Their paper avoided the problem of agents borrowing and planning bankruptcy by introducing a planned solvency assumption on borrower behavior. A central bank, which monopolizes the issue of money and accepts no deposits, has no obvious reason to be concerned with borrower defaults since there is never a threat to bank solvency. In contrast, a private bank must be concerned with borrower defaults since bank loans are financed through the issuance of liquid, less risky deposits. A high level of borrower defaults can result in bank insolvency due to insufficient income to pay depositors. The continued attractiveness of deposits and an accounting system of exchange requires that private banks minimize the likelihood of bank insolvency. In the presence of incomplete information on borrower riskiness, banks can accomplish this through credit rationing.

This paper introduces private banks which can create money through the provision of checking deposits into the temporary equilibrium model. Private banks pool deposits to make loans and to provide depositors with the services of an accounting system of...

...the money stock is determined endogenously along with prices. Without the planned solvency assumption, a bankruptcy law and institutionally imposed credit limits ensure bank solvency and rule out unbounded credit positions so that there exists a temporary equilibrium with...

38/3,K/22 (Item 14 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online
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793763 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
FOOD RESOURCE UTILIZATION AND PARTITIONING IN MACROBENTHIC COMMUNITIES OF
THE SOUTHERN CALIFORNIA BORDERLAND

Author: THOMPSON, BRUCE EUGENE

Degree: PH.D.

Year: 1982

Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)

Source: VOLUME 43/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1711.

...habitats utilized detrital aggregates as their primary food source
whereas organisms from offshore ridge and bank habitats ingested more
particulate organic material (POM) and animal remains. In the Santa Cruz
Basin...

...benthic habitats, regardless of Foraminifera standing crop.
Three patterns of mineral particle-size selection and
partitioning among co-occurring deposit feeders were observed. (1)
Mineral particles less than 10 (μ m) (mostly clay) were nearly...

38/3,K/23 (Item 1 from file: 65)
DIALOG(R)File 65:Inside Conferences
(c) 2006 BLDSC all rts. reserv. All rts. reserv.

03314274 INSIDE CONFERENCE ITEM ID: CN035037822
Morphological Bank Check Logo Segmentation with Few a Priori
Knowledge

De Jesus, A.; Facon, J.

CONFERENCE: Mathematical morphology; its applications to image and signal
processing-International symposium; 5th

COMPUTATIONAL IMAGING AND VISION, 2000; VOL 18 P: 381-388

Boston, Kluwer Academic Publishers, 2000

ISBN: 0792378628

LANGUAGE: English DOCUMENT TYPE: Conference Selected papers

CONFERENCE EDITOR(S): Goutsias, J.; Vincent, L. M.; Bloomberg, D. S.

CONFERENCE LOCATION: Palo Alto, CA

CONFERENCE DATE: Jun 2000

Morphological Bank Check Logo Segmentation with Few a Priori
Knowledge

38/3,K/24 (Item 2 from file: 65)
DIALOG(R)File 65:Inside Conferences
(c) 2006 BLDSC all rts. reserv. All rts. reserv.

00449173 INSIDE CONFERENCE ITEM ID: CN004309029
The Impact of Money Market Deposit Accounts on the Allocation of
Household Liquid Assets: Comment

Jackson, W.

CONFERENCE: 20th International Atlantic economic conference

ATLANTIC ECONOMIC JOURNAL, 1986; VOL 14; NUMBER 1 P: 86

New York, Atlantic Economic Society, 1986

ISSN: 0197-4254

LANGUAGE: English DOCUMENT TYPE: Conference Abstracts

CONFERENCE SPONSOR: Atlantic Economic Society

CONFERENCE LOCATION: Washington, DC

CONFERENCE DATE: Aug 1985 (198508) (198508)

The Impact of Money Market Deposit Accounts on the Allocation of
Household Liquid Assets: Comment

38/3,K/25 (Item 3 from file: 65)
DIALOG(R)File 65:Inside Conferences
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00449172 INSIDE CONFERENCE ITEM ID: CN004309017

Ginger R. DeMille

The Impact of Money Market Deposit Accounts on the Allocation of Household Liquid Assets

Fleming, M.

CONFERENCE: 20th International Atlantic economic conference

ATLANTIC ECONOMIC JOURNAL, 1986; VOL 14; NUMBER 1 P: 86

New York, Atlantic Economic Society, 1986

ISSN: 0197-4254

LANGUAGE: English DOCUMENT TYPE: Conference Abstracts

CONFERENCE SPONSOR: Atlantic Economic Society

CONFERENCE LOCATION: Washington, DC

CONFERENCE DATE: Aug 1985 (198508) (198508)

The Impact of Money Market Deposit Accounts on the Allocation of Household Liquid Assets

38/3,K/26 (Item 1 from file: 256)

DIALOG(R)File 256:TecInfoSource 82-2006/Feb

(c) 2006 Info.Sources Inc. All rts. reserv.

01160199 DOCUMENT TYPE: Product

PRODUCT NAME: Elite Financial Management System (160199)

Thomson Elite (542873)

5100 W Goldleaf Cir #100

Los Angeles, CA 90056-1271 United States

TELEPHONE: (323) 642-5200

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20030817

...accurate invoices and speed billing processes. The system includes the integrated Billing Manager, General Ledger, Accounts Payable, and Collections Manager components. Billing Manager includes standard, web-based, and wireless time and expense...

...features. The module can include or exclude work-in-progress time entries. It also offers split billing, spell check, and search and replace features. Elite Financial Management System's General Ledger includes data drill...

...sheet, cash flow statement, and other financial statements and reports. Elite Financial Management System's Accounts Payable component centralizes access to voucher, general ledger, and billing information. It supports multiple checking accounts...

38/3,K/27 (Item 2 from file: 256)

DIALOG(R)File 256:TecInfoSource 82-2006/Feb

(c) 2006 Info.Sources Inc. All rts. reserv.

01145599 DOCUMENT TYPE: Product

PRODUCT NAME: Comus Touch Dining (145599)

Comus Restaurant Systems Co (654582)

2502 Urbana Pike

Ijamsville, MD 21754-8624 United States

TELEPHONE: (301) 874-2900

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20030518

...Systems' Comus Touch Dining is a restaurant point of sale (POS) program that offers server banking, tip pooling, and other features. The system

Ginger R. DeMille

can process up to 50 checks per table. It also includes one-button drink reorder features. Comus Touch Dining allows users...

...tabs to tables or to transfer tabs between tables. The program includes automated gratuity and split - check payment calculation features. Comus Touch Dining's time clock integrates with Comus Payroll. The system also...

38/3,K/28 (Item 3 from file: 256)
DIALOG(R)File 256:TecInfoSource 82-2006/Feb
(c) 2006 Info.Sources Inc. All rts. reserv.

01041505 DOCUMENT TYPE: Product

PRODUCT NAME: FastFund Nonprofit Software 1.0 (041505)

Araize (576841)
130 Iowa Ln #102
Cary, NC 27511 United States
TELEPHONE: (919) 319-1770

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010730

...fully integrated fund accounting system designed by certified public accountants. Its modules include general ledger, accounts payable, accounts receivable, cost allocations, payroll, and fund-raising. FastFund Nonprofit Software handles the complex reporting requirements of

...to/from fund entries, budgets, detail audit trails, point of entry allocations, after the fact allocations, bank reconciliation, and check-writing.

DESCRIPTORS: Accounting; Accounts Payable; Accounts Receivable;
Fund Accounting; Fund-raising; General Ledger; Nonprofits; Payroll

38/3,K/29 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

07356243 NYT Sequence Number: 616508960126
FLOOD OF CASH TO MUTUAL FUNDS HELPED FUEL '95 BULL MARKET
Norris, Floyd
New York Times, Col. 1, Pg. 1, Sec. A
Friday January 26 1996

ABSTRACT:

...have \$1.07 trillion in assets; stocks and mutual funds have replaced real estate and bank deposits as largest segments of net worth in American households; not since late 1960's have Americans been so...

38/3,K/30 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

07017453 NYT Sequence Number: 057789950918
PATENTS
New York Times, Col. 4, Pg. 2, Sec. D
Monday September 18 1995

ABSTRACT:

...Genetics Institute, to sell it in Europe; Mason K Yu Sr receives patent for personal check with lower left corner divided into different expense categories; same scanner that banks use to process checks could read checked-off category into computer, and bank statement would include bar graph showing dollar amount spent in each category; Mark T Daniels...

DESCRIPTORS: INVENTIONS AND INVENTORS; EPO (RECOMBINANT ERYTHROPOIETIN)
(DRUG); ANEMIA; CHECKS AND CHECKING ACCOUNTS; BASKETBALL

38/3,K/31 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

05504272 NYT Sequence Number: 076900890108
U.S. PLAN TO SAFE THRIFTS: PAY NOW, MAYBE LATER
NASH, NATHANIEL C
New York Times, Col. 1, Pg. 4, Sec. 4
Sunday January 8 1989

ABSTRACT:

Many bank analysts fear that kind of deals struck by Government with
purchasers of failing savings and...

...dollars in real estate holdings worth far less than was lent to buy
them, large pool of high-interest deposits that erode profitability and
lack of incentive to stop taking big risks with depositors' funds...

DESCRIPTORS: BANKS AND BANKING ; FEDERAL AID (US); MERGERS,
ACQUISITIONS AND DIVESTITURES; REAL ESTATE; SAVINGS AND LOAN ASSOCIATIONS

38/3,K/32 (Item 4 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

01193231 NYT Sequence Number: 078912820921
(Federal Reserve officials, bankers and some money market fund executives
are expressing concern that recent withdrawals by funds of hundreds of
millions of dollars from major US banks are acting as destabilizing
force in banking system. Suggest many funds have been excessively
sensitive to adverse publicity concerning problem loans at Chase
Manhattan Bank (NYC) and Continental Illinois National Bank & Trust
Co, and as result are removing their money from both these and other
unquestionably sound institutions. Bankers note large aggregate
size of funds' bank holding is not problem, but fear that funds will
suddenly pull large amounts out out of banks . Fund managers respond
that although they themselves have no fears about banks' solvency, they
must react to their customers' perception of banks' creditworthiness.
Bankers and fund managers comment. Chart of total investments of largest
money market funds in certificates of deposit at major banks (M).)

BENNETT, ROBERT A
New York Times, Col. 3, Pg. 1, Sec. 4
Tuesday September 21 1982

(Federal Reserve officials, bankers and some money market fund executives
are expressing concern that recent withdrawals by funds of hundreds of
millions of dollars from major US banks are acting as destabilizing
force in banking system. Suggest many funds have been excessively
sensitive to adverse publicity concerning problem loans at Chase
Manhattan Bank (NYC) and Continental Illinois National Bank & Trust
Co, and as result are removing their money from both these and other
unquestionably sound institutions. Bankers note large aggregate
size of funds' bank holding is not problem, but fear that funds will
suddenly pull large amounts out out of banks . Fund managers respond
that although they themselves have no fears about banks' solvency, they
must react to their customers' perception of banks' creditworthiness.
Bankers and fund managers comment. Chart of total investments of largest
money market funds in certificates of deposit at major banks (M).)...

COMPANY NAMES: FEDERAL RESERVE SYSTEM; CHASE MANHATTAN BANK (NYC);
CONTINENTAL ILLINOIS NATIONAL BANK & TRUST CO (CHICAGO)
DESCRIPTORS: CASH MANAGEMENT FUNDS; BANKS AND BANKING ; CERTIFICATES OF
DEPOSIT; PUBLIC OPINION; CREDIT; SAVINGS OUTFLOW; LOAN LOSSES;
INSTITUTIONAL INVESTORS; INVESTMENT STRATEGIES; MUTUAL...

38/3,K/33 (Item 5 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00931784 NYT Sequence Number: 049620791108
(Article on Fleetwood Enterprises Inc, major producer of mobile homes.
Company professes confidence that mobile homes, which cost less than \$30,000 on average, will eventually win larger share of new housing market and that showcase developments, such as ones Fleetwood has planned in Calif and Fla, will help put mobile homes on par with conventional homes. Company's recreational vehicle business, which accounted for 2/3 of its sales in '78, has dropped nearly 60% because of gasoline shortages. Industry recently has drawn support of kind that will give mobile homes wider parity with conventional homes. Savings and loan associations have received authority to create 20-year, 10%-down-payment mortgages for mobile homes on individual lots and to allocate more of their deposits to such lending. FHA is committed to help finance 50,000 mobile homes in next year and some banks have begun to offer combination loans for home and site. Fleetwood Enterprises Inc president William W Weide and vice president Gerald G Biddulph comment. Market performance chart. Weide and Biddulph illus. Graphs show company's sales, US recreational vehicle shipments and US mobile home shipments from '70 to '79 (L).)

HOLLIE, PAMELA G
New York Times, Col. 4, Pg. 1, Sec. 4
Thursday November 8 1979

...create 20-year, 10%-down-payment mortgages for mobile homes on individual lots and to allocate more of their deposits to such lending. FHA is committed to help finance 50,000 mobile homes in next year and some banks have begun to offer combination loans for home and site. Fleetwood Enterprises Inc president William...

38/3,K/34 (Item 6 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00879480 NYT Sequence Number: 065232780608
(Citibank installs sophisticated automatic teller machines in most of its 273 branches. Machines can dispense cash, accept deposits and transfer funds between accounts. Citibank plans to add enhancements to units, including instructions in Spanish and allowance for split deposit, cash withdrawal on part of a check at time of deposit. Citibank has spent \$100 million to date on its electronic system. Senior vice pres Richard M Kovacevich notes Citibank's sharply expanded employee training program and 25% increase in customer-contact personnel over '77 (S).)
New York Times, Col. 2, Pg. 18, Sec. 4
Thursday June 8 1978

...accounts. Citibank plans to add enhancements to units, including instructions in Spanish and allowance for split deposit, cash withdrawal on part of a check at time of deposit. Citibank has spent \$100 million to date on its electronic system. Senior vice pres Richard ...

DESCRIPTORS: BANKS AND BANKING ; CAPITAL INVESTMENT; CUSTOMER BANK COMMUNICATION TERMINALS; CUSTOMER RELATIONS; FINANCES; LABOR; LANGUAGE AND LANGUAGES; MACHINERY AND EQUIPMENT; SPANISH LANGUAGE

38/3,K/35 (Item 7 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00765779 NYT Sequence Number: 036557770812
(Fed Reserve's actions in money market suggest it may raise discount rate in effort to slow growth of money supply. Fed reptd that M-1 money aggregate, deposits in checking accounts and currency in circulation, rose \$700 million to avg \$328.6 Billion in week ended Aug 3. M-2, M-1 plus commercial bank time deposits other than large negotiable certificates of deposit, rose \$1 billion in same week to \$787.1 Billion. Chart of new bond issues, table of Fed Reserve Statement (M).)

ALLAN, JOHN H

New York Times, Col. 2, Pg. 2, Sec. 4
Friday August 12 1977

...rate in effort to slow growth of money supply. Fed reptd that M-1 money aggregate, deposits in checking accounts and currency in circulation, rose \$700 million to avg \$328.6 Billion in week ended Aug 3. M-2, M-1 plus commercial bank time deposits other than large negotiable certificates of deposit, rose \$1 billion in same week...

38/3,K/36 (Item 8 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00714607 NYT Sequence Number: 075443760310
(Fed Reserve Bd proposed regulations aimed at blocking banks from paying unlimited interest rates on certificates of deposits purchased with funds pooled for investment purposes. Proposal limits interest payable on certificates of deposit in denominations under \$100,000 (S).)

Associated Press
New York Times, Col. 1, Pg. 66
Wednesday March 10 1976

(Fed Reserve Bd proposed regulations aimed at blocking banks from paying unlimited interest rates on certificates of deposits purchased with funds pooled for investment purposes. Proposal limits interest payable on certificates of deposit in denominations under \$100...

DESCRIPTORS: BANKS AND BANKING ; INTEREST (MONEY); SAVINGS ACCOUNTS AND CERTIFICATES

38/3,K/37 (Item 9 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00710784 NYT Sequence Number: 071620760325
(Lr from Ira O Scott Jr, exec vp of Savings Banks Assn of NYS, responds to Lawrence J White's Mar 18 lr which criticized extension of Regulation Q to pooled deposits.)

SCOTT, IRA O, JR
New York Times, Col. 5, Pg. 34
Thursday March 25 1976

(Lr from Ira O Scott Jr, exec vp of Savings Banks Assn of NYS, responds to Lawrence J White's Mar 18 lr which criticized extension of Regulation Q to pooled deposits.)

COMPANY NAMES: SAVINGS BANKS ASSN OF NYS
DESCRIPTORS: BANKS AND BANKING ; INTEREST RATE CEILINGS; SAVINGS ACCOUNTS AND CERTIFICATES

38/3,K/38 (Item 10 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00679466 NYT Sequence Number: 040302760511
(Council on Wage and Price Stability opposes proposals by Fed Reserve and FDIC to bar small savers from pooling deposits for purpose of investing in high denomination and relatively high yielding bank time deposits (S).)

Associated Press
New York Times, Col. 3, Pg. 48
Tuesday May 11 1976

...and Price Stability opposes proposals by Fed Reserve and FDIC to bar small savers from pooling deposits for purpose of investing in high denomination and relatively high yielding bank time deposits (S)....

DESCRIPTORS: BANKS AND BANKING ; LAW AND LEGISLATION (FEDERAL); SAVINGS ACCOUNTS AND CERTIFICATES

38/3,K/39 (Item 11 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00545975 NYT Sequence Number: 113005741119
(Fed Reserve Bd modifies changes in bank reserve requirements without altering total amt of \$750-million to be injected into banking system. Revision leaves intact differential reserve requirement between long-term and short-term deposits , but shifts dividing line between two from 4 mos to 6 mos, saying 4-mo cutoff would have produced more than desired \$750-million in released reserves (S).)
New York Times, Col. 7, Pg. 68
Tuesday November 19 1974

(Fed Reserve Bd modifies changes in bank reserve requirements without altering total amt of \$750-million to be injected into banking system. Revision leaves intact differential reserve requirement between long-term and short-term deposits , but shifts dividing line between two from 4 mos to 6 mos, saying 4-mo cutoff would have...

DESCRIPTORS: BANK RESERVES; CREDIT (GENERAL)

38/3,K/40 (Item 12 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00540145 NYT Sequence Number: 107175741011
(Scandal has erupted in Israel following collapse of Internatl Credit Bank of Geneva, controlled by financier Tibor Rosenbaum. In center of controversy is multimillion dollar Israel Corp, country's largest investment orgn, which reptdly invested \$8.5-million in Internatl Credit Trust, private co owned by Rosenbaum and registered in Liechtenstein. Trust is reptd to be insolvent as result of failure of Geneva bank . Israel Corp bd of dirs recently issued statement saying transactions with Rosenbaum's cos were not authorized and that managing dir Michael Tzur had been relieved of his responsibilities. Tzur said later that he acted solely in best interests of investors. Deposits aggregating \$14.8-million were also made by 2 Govt-controlled cos in which Israel Corp has large interests: Zim Israel Navigation Co and Haifa Refineries Ltd. Tzur was on bds of both cos but did not manage them. There are repts that funds of Jewish Agency for Israel, World Jewish Cong and other insts were deposited with bank or trust owned by Rosenbaum. News repts say individual Israelis evaded currency restrictions and deposited sums in numbered accts in Internatl Credit Bank . Israeli Likud Opposition party member Dr Simha Ehrlich tells Parliament on Oct 9 that Rosenbaum's bank was known for its contacts with Mafia. Israeli Acting Finance Min Haim Bar-Lev tries to dispel impression that Israel Corp had abused its concessions and used its funds to speculate abroad. Notes state owns only 7% of shares in cor
New York Times, Col. 1, Pg. 52
Friday October 11 1974

(Scandal has erupted in Israel following collapse of Internatl Credit Bank of Geneva, controlled by financier Tibor Rosenbaum. In center of controversy is multimillion dollar Israel...

...registered in Liechtenstein. Trust is reptd to be insolvent as result of failure of Geneva bank . Israel Corp bd of dirs recently issued statement saying transactions with Rosenbaum's cos were...

...of his responsibilities. Tzur said later that he acted solely in best interests of investors. Deposits aggregating \$14.8-million were also made by 2 Govt-controlled cos in which Israel Corp...

...funds of Jewish Agency for Israel, world Jewish Cong and other insts were deposited with bank or trust owned by Rosenbaum. News repts say individual Israelis evaded currency restrictions and deposited sums in numbered accts in Internatl Credit Bank . Israeli Likud Opposition party member Dr Simha Ehrlich tells Parliament on Oct 9 that Rosenbaum's bank

Ginger R. DeMille

was known for its contacts with Mafia. Israeli Acting Finance Min Haim Bar-Lev tries...

COMPANY NAMES: HAIFA REFINERIES LTD; INTERNATIONAL CREDIT BANK (GENEVA); INTERNATIONAL CREDIT TRUST (LIECHTENSTEIN); ISRAEL CORP; JEWISH AGENCY FOR ISRAEL; JEWISH CONGRESS, WORLD; MAFIA...

DESCRIPTORS: BANKS AND BANKING; CURRENCY; ECONOMIC CONDITIONS AND TRENDS; INTERNATIONAL MONETARY SYSTEM

38/3,K/41 (Item 13 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00497467 NYT Sequence Number: 064497740322
(NJ) State Treas Richard C Leone says that state intends to make rate of return prime criterion for allocating deposits of various revenues to banks. Says only exception to approach will be such overriding soc considerations as helping minority banks provide more mortgage money. Statement comes in wake of former Treas William E Marfuggi rept showing that 14 commercial banks with 1 or more pol figures serving on bds held 8.8% of \$230-million state had on deposit in banks as of Jan. Rept revd. Leone says Broad Natl Bank of Newark and Village Bank of South Orange, to which Marfuggi has connections, appear to have competed for total \$700,000 they were repta as holding on Jan 1. Marfuggi says he sees no conflict in dealings with banks during 1 yr as Treas, int (M).)

PHALON, RICHARD
New York Times, Col. 1, Pg. 82
Friday March 22 1974

...Richard C Leone says that state intends to make rate of return prime criterion for allocating deposits of various revenues to banks. Says only exception to approach will be such overriding soc considerations as helping minority banks provide more mortgage money. Statement comes in wake of former Treas William E Marfuggi rept showing that 14 commercial banks with 1 or more pol figures serving on bds held 8.8% of \$230-million state had on deposit in banks as of Jan. Rept revd. Leone says Broad Natl Bank of Newark and Village Bank of South Orange, to which Marfuggi has connections, appear to have competed for total \$700...

...repta as holding on Jan 1. Marfuggi says he sees no conflict in dealings with banks during 1 yr as Treas, int (M).)

COMPANY NAMES: BROAD NATIONAL BANK OF NEWARK (NJ); VILLAGE BANK OF SOUTH ORANGE (NJ)
DESCRIPTORS: FINANCES; BANKS AND BANKING; BANKERS; BANKING; POLITICS AND GOVERNMENT; QUESTIONABLE OR CORRUPT ACTIVITIES; ETHICS IN OFFICE; GRAFT; QUESTIONABLE AND CORRUPT ACTIVITIES...

38/3,K/42 (Item 14 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00465065 NYT Sequence Number: 032095740627
(Dangers inherent in buying pooled ctfs of deposit discussed. SEC ruling that pooling of ctfs is violation of Fed securities laws unless offering is registered and customer is given full disclosure about what is being sold recalled. Applicability of coverage available from FDIC is seen in doubt (M).)

COLE, ROBERT J
New York Times, Col. 7, Pg. 65
Thursday June 27 1974

(Dangers inherent in buying pooled ctfs of deposit discussed. SEC ruling that pooling of ctfs is violation of Fed securities laws unless offering...

DESCRIPTORS: BANKS AND BANKING; PERSONAL FINANCE (TIMES COLUMN); SAVINGS ACCOUNTS AND CERTIFICATES

38/3,K/43 (Item 15 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00309114 NYT Sequence Number: 073684720323
(S Isaacman, suspended welfare caseworker, pleads guilty in NYS Sup Ct to charge of grand larceny arising from '71 theft of \$16,799.35 by furnishing false identification to welfare clients, issuing them emergency relief checks and splitting money with them after they cashed checks)
New York Times, Col. 3, Pg. 37
Thursday March 23 1972

...of \$16,799.35 by furnishing false identification to welfare clients, issuing them emergency relief checks and splitting money with them after they cashed checks)

DESCRIPTORS: BANKS AND BANKING ; CHECK FRAUDS; FRAUDS AND SWINDLING;
ROBBERIES AND THEFTS; WELFARE (US)

38/3,K/44 (Item 16 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00286123 NYT Sequence Number: 050693721010
(ABA urban and community affairs com chmn W E Hoadley says on Oct 9 that banks 'passed \$400-million mark' in their drive to extend \$1-billion in 'soft' loans to minority businessmen over 5-yr period, int; ABA argues in statement that was obtained by NY Times, that Treas Dept's present system of allocating its bank deposits among nation's more than 3,000 banks should be continued to 'avoid grave money mkt disturbances that might otherwise be mechanical by-product of large-scale Treas operations; Minbanc Capital Corp, investment co created by ABA to provide capital for minority banks , will shortly be seeking additional funds from US banks , over and above the more than \$4-million already raised, to carry out its program; Minbanc expects to disburse proceeds of its 1st investment in minority bank shortly)
New York Times, Col. 1, Pg. 69
Tuesday October 10 1972

(ABA urban and community affairs com chmn W E Hoadley says on Oct 9 that banks 'passed \$400-million mark' in their drive to extend \$1-billion in 'soft' loans to...

...in statement that was obtained by NY Times, that Treas Dept's present system of allocating its bank deposits among nation's more than 3,000 banks should be continued to 'avoid grave money mkt disturbances that might otherwise be mechanical by...

...Treas operations; Minbanc Capital Corp, investment co created by ABA to provide capital for minority banks , will shortly be seeking additional funds from US banks , over and above the more than \$4-million already raised, to carry out its program; Minbanc expects to disburse proceeds of its 1st investment in minority bank shortly)

COMPANY NAMES: BANKERS ASSN, AMERICAN (ABA); MINBANC CAPITAL CORP;
TREASURY, DEPARTMENT OF THE
DESCRIPTORS: BANKS AND BANKING

38/3,K/45 (Item 17 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00124135 NYT Sequence Number: 049730700511
(NY Fed Reserve Bank pub repts Reserve System tightened credit policy during Apr to counteract unexpected rise in money supply; holds move shows monetary authorities are alert to dangers of overly rapid monetary expansion; confusion caused since mid-Jan, when Reserve abandoned long-time stress on money-mkt conditions as primary target of credit

policy and started putting more stress on rate of growth in monetary aggregates noted ; NY Fed Reserve Bank calls for persistence in anti-inflation fight; Natl Assn of Mutual Savings Banks exec vp Ensley, holding balanced budget, or surplus, absolutely essential in fight, calls for extension of 5% income tax surcharge beyond scheduled expiration July 1; L D Edie & Co says selective system of price and wage controls may be needed)

New York Times, Col. 8, Pg. 57
Monday May 11 1970

(NY Fed Reserve Bank pub repts Reserve System tightened credit policy during Apr to counteract unexpected rise in money...

...target of credit policy and started putting more stress on rate of growth in monetary aggregates noted ; NY Fed Reserve Bank calls for persistence in anti-inflation fight; Natl Assn of Mutual Savings Banks exec vp Ensley, holding balanced budget, or surplus, absolutely essential in fight, calls for extension...

COMPANY NAMES: EDIE, LIONEL D, & CO INC; SAVINGS BANKS , NATIONAL ASSN OF MUTUAL

38/3,K/46 (Item 18 from file: 474)

DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00120964 NYT Sequence Number: 046559700408

(NY Fed Reserve Bank , in calling for softening of econ restraints, sees pressure of inflation remaining, but sees passing of costs to buyers becoming more difficult as demand pressures ease; calls attention to 'noteworthy quickening' in rate of monetary and credit aggregates during Mar; notes key interest rate on overnight loans between banks was mainly in range of 7% to 8.5%, Mar, compared with 8.5% to 9%, Feb)

New York Times, Col. 6, Pg. 61
Wednesday April 8 1970

(NY Fed Reserve Bank , in calling for softening of econ restraints, sees pressure of inflation remaining, but sees passing...

...as demand pressures ease; calls attention to 'noteworthy quickening' in rate of monetary and credit aggregates during Mar; notes key interest rate on overnight loans between banks was mainly in range of 7% to 8.5%, Mar, compared with 8.5% to...

38/3,K/47 (Item 19 from file: 474)

DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

00052748 NYT Sequence Number: 052746691010

(Bankin g figures show Fed Reserve credit policy apparently has tightened further in last 2 wks; figures; widespread debate in money mkt over whether Reserve, faced with increasing evidence of econ slowdown, will start to ease credit noted; most indicators suggest rate of monetary expansion remains either negative or near zero; Cleveland Fed Reserve Bank pres W Braddock Hickman statement after recent Reserve Open Mkt Com meeting that he was in minority in favoring moderate restraint to accommodate small rise in bank reserves and bank credit and in monetary aggregates noted ; NY Fed Reserve Bank acknowledges signs of slowing in expansion rate have multiplied of late)

New York Times, Col. 4, Pg. 71
Friday October 10 1969

(Bankin g figures show Fed Reserve credit policy apparently has tightened further in last 2 wks; figures...

...indicators suggest rate of monetary expansion remains either negative or near zero; Cleveland Fed Reserve Bank pres W Braddock Hickman statement after recent Reserve Open Mkt Com meeting that he was in minority in favoring moderate restraint to accommodate small rise in bank reserves and bank credit and in monetary aggregates noted ; NY Fed Reserve

Bank acknowledges signs of slowing in expansion rate have multiplied of late)

38/3,K/48 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2006 The New York Times. All rts. reserv.

06280894
BARCLAYS' FRANCH UNIT IRKS COMPETITORS WITH HIGH-INTEREST CHECKING ACCOUNT
Wall Street Journal, Col. 2, Pg. 5D, Sec. B
Monday October 5 1992

ABSTRACT:
Britain's Barclays Bank PLC French subsidiary announces a high-interest checking account in an attempt to win clients...

COMPANY NAMES: BARCLAYS BANK PLC
DESCRIPTORS: MARKET SEGMENT ; CHECKS AND CHECKING ACCOUNTS; BANKS AND BANKING

38/3,K/49 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2006 The New York Times. All rts. reserv.

01044605 NYT Sequence Number: 006193750815
(Fed Deposit Ins Corp (FDIC) says Bowery Savings Bank of NY paid interest rates above legal ceiling to some depositors by pooling separate deposit accts and treating them as single time deposit in excess of \$100,000 (S).)
Wall Street Journal, Col. 4, Pg. 14
Friday August 15 1975

(Fed Deposit Ins Corp (FDIC) says Bowery Savings Bank of NY paid interest rates above legal ceiling to some depositors by pooling separate deposit accts and treating them as single time deposit in excess of \$100,000 (S).)...

COMPANY NAMES: BOWERY SAVINGS BANK (NYC); FEDERAL DEPOSIT INSURANCE CORP (FDIC)
DESCRIPTORS: DIVIDENDS; SAVINGS BANKS (MUTUAL)

38/3,K/50 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09352755
Total demand deposits at banks in Taiwan sharply down in July
TAIWAN: BANK DEMAND DEPOSITS PLUNGED NT\$ 116 BN
The Taiwan Economic News (AMH) 28 Aug 2000 Online
Language: ENGLISH

Total demand deposits at banks in Taiwan sharply down in July
TAIWAN: BANK DEMAND DEPOSITS PLUNGED NT\$ 116 BN

According to Central Bank of China (CBC), the aggregate demand deposits held by Taiwan-located banks took a dip of NT\$ 115.7 bn at end-July 2000, as compared to...

... on a 9.21% rise from end-July 1999. Meanwhile, at the reviewed date, Taiwanese banks reported a total of time savings and time deposits of NT\$ 9.991 tn, falling...

COMPANY: CBC; CENTRAL BANK OF CHINA

38/3,K/51 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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Ginger R. DeMille

09335667

finatiQ starts 3-month FDs that beat market rates
SINGAPORE: INTERNET BANK OFFERS FIXED DEPOSITS
Business Times (XBA) 01 Aug 2000 p.9
Language: ENGLISH

SINGAPORE: INTERNET BANK OFFERS FIXED DEPOSITS

Singapore's finatiQ, the standalone virtual bank owned by OCBC Bank, has introduced a fixed-deposit product with interest rates determined by the total amount of deposits pooled by all its customers over two-week periods. Customers who put a minimum of S...

... 3% for six-month FDs. This minimum rate is higher than that offered by other banks here for six-month FDs, which range from 1.75% to 2.75%, depending on the amount invested. There will be two open periods each month for customers to pool their deposits and the total amount collected during each period will determine the final interest rate, which...

...period, money put in will be placed in the customer's investment account with the bank that has a prevailing interest rate of 2%. The interest rate for each period will change and these will be determined by how the bank chooses to manage the money, which could be by placing some in the interbank or in other treasury tools and products. If the response is good, the bank may go into other tenures.

COMPANY: OCBC BANK ; FINATIQ

38/3,K/52 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09329277

Interest rate for new loans extended by major banks hit 12-year low \

TAIWAN: NEW LOANS INTEREST RATES STOOD AT 6.578%
The Taiwan Economic News (AMH) 20 Jul 2000 online
Language: ENGLISH

Interest rate for new loans extended by major banks hit 12-year low \

Based on figures reported by Taiwan's Central Bank of China (CBC) on 20 July 2000, interest rates of new loans extended in June 2000 by five Taiwanese major banks namely; Chang Hwa Commercial Bank, Hua Nan Commercial Bank, First Commercial Bank, Taiwan Cooperative Bank and Bank of Taiwan, fell 0.244 percentage point from May 2000, thus posting a 12-year...

...general of CBC's Economic Research Department, Shih Chun-hua, was linked to effort by banks to prepare convincing financial statements for first half of 2000 by raising their lendings before...

...as of end-June 2000, 44.87% and 37.36% of them were accounted by aggregate deposits and outstanding loans. Total new loans recorded in the month stood at NT\$ 468.464...

COMPANY: BANK OF TAIWAN; TAIWAN COOPERATIVE BANK ; FIRST COMMERCIAL BANK ; HUA NAN COMMERCIAL BANK ; CHANG HWA COMMERCIAL BANK ; CBC; CENTRAL BANK OF CHINA

PRODUCT: Prime Interest RateRetail Banking Services

38/3,K/53 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09322478

NCS offers new payments solution
SINGAPORE: NCS JOINS HANDS WITH OASIS
Business Times (XBA) 10 Jul 2000 BizIT p.11
Language: ENGLISH

... Oasis' software solutions for the payments settlement industry. It is targeted at credit card firms, banks and other payment aggregators. The solution allows multi-currency, cross-border payments clearing and settlements. NCS will implement and...

38/3,K/54 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09295497
Taiwan's M2 money supply drops to lowest level this year
TAIWAN: GROWTH OF MONEY SUPPLY AT 7.89%
The Taiwan Economic News (AMH) 26 May 2000 Online
Language: ENGLISH

According to Central Bank of China that is based in Taiwan on 25 May 2000, the growth of M2 (aggregate of time deposits , foreign currency deposits and negotiable certificates of deposits and M1B) money supply in Taiwan was...

... past 12 months was recorded. Due to the weak stock market performance, growth of M1B (aggregate of passbook savings deposits and M1A) hits the lowest ever in 1 year, at 18.68%. In March, the...

...at 19.88%. Following a hike of 0.62% from March 2000's figure, M1A (aggregate of passbook deposits , checking accounts and net currency) has experienced a growth of 12.65% in April 2000. Less growth...

COMPANY: CENTRAL BANK OF CHINA

38/3,K/55 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09292541
Total postal savings deposits down NT\$ 8.7 bn to NT\$ 2.6 tn as of Ap\
TAIWAN: DROP IN TOTAL POSTAL SAVINGS DEPOSITS
The Taiwan Economic News (AMH) 23 May 2000 Online
Language: ENGLISH

Compared to March 2000, the aggregate postal savings deposits in Taiwan have declined by NT\$ 8.7 bn in April 2000. As revealed by Central Bank of China that is based in Taiwan on 22 May 2000, the total deposits that...

... savings funds that amounted to NT\$ 1.454 tn are re-deposited into other Taiwanese banks . The central bank , on the other hand, managed to attract 41.69% or NT\$ 1.097 tn of...

... March 2000, an additional NT\$ 7.2 bn has been channelled back into the central bank . Investors who had no intentions to re-channel the funds back to banks , have allocated NT\$ 81 bn or 3.08% of postal savings for the acquisitions of corporate bonds, short term bills, bank debentures and federal bonds. The table below shows the components of postal savings, while indicating...

...deposits 834.8 bn 31.7% One year time savings 1.553 tn 58.98% deposits
Postal remittance deposits 245.3 bn 9.32% and other types of deposits

COMPANY: CENTRAL BANK OF CHINA

38/3,K/56 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09281461
Tracking Taiwan's economy
TAIWAN: ECONOMIC INDICATORS FOR TAIWAN
The Asian Wall Street Journal (XKO) 04 May 2000 p.3
Language: ENGLISH

...supply +19.9% M2 money supply +8.2% Industrial output +10.0% <M1b is the aggregate of passbook savings deposits, passbook deposits, checking accounts and net currency. M2 is the aggregate of M1B, time deposits, foreign currency deposits and negotiable certificates of deposits>

38/3,K/57 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09278343
Taiwan's M2 money supply remained sufficient in March
TAIWAN: ADEQUATE MONEY SUPPLY IN TAIWAN
The Taiwan Economic News (AMH) 25 Apr 2000 Online
Language: ENGLISH

... 2000, compared to February 2000, Taiwan's M2 money supply is adequate. M2 is the aggregate of M1B, time deposits, foreign currency deposits and negotiable certificates of deposits. M1B, on the other hand, is the aggregate of passbook savings deposits, passbook deposits, checking accounts and net currency. As unveiled in the report made by Taiwan's central bank of China on 25 April 2000, fewer inflows of foreign equity funds caused the downward trend of M2's growth. Taiwan's central bank is targeting 6% to 11% of M2 money supply. The central bank will continue to supervise M1B money supply, although central bank's intervention in M1B will yield no significant results. Stock market determines the money supply ...

COMPANY: CENTRAL BANK OF CHINA

38/3,K/58 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09256800
Bank of America Hikes Rate After Fed Move
US: INCREASE IN RATES BY BANK OF AMERICA
Los Angeles Times (AUD) 22 Mar 2000 online
Language: ENGLISH

Bank of America Hikes Rate After Fed Move
US: INCREASE IN RATES BY BANK OF AMERICA

Following the decision by the US Federal Reserve to raise the federal funds overnight bank lending rate by 25 basic points to 6%, and the less-used discount rate on direct loans to banks by 25 points to 5.5%, Bank of America has increased interest rates on loans to its best customers. Its prime lending...

... that credit card, auto and home equity loans may increase. with the shrinking of the deposit pool, thanks to the growing number of higher yielding mutual funds, banks are being forced to borrow on the wholesale market. Other banks are now expected to follow Bank of America's lead.

COMPANY: BANK OF AMERICA

38/3,K/59 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09234826
Popolare Sondrio gli utili e la cedola sono in aumento
ITALY: RESULTS OF POPOLARE SONDRIO BANK IN 1999
Il Sole 24 Ore (ISO) 30 Jan 2000 p.6
Language: ITALIAN

ITALY: RESULTS OF POPOLARE SONDRIO BANK IN 1999

In 1999, Italian retail bank Popolare Sondrio registered L 59.2bn net

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profits (+23.28% on 1998); and L 37,607bn total deposits (46%), of which L 28,141bn were clients deposits (+38%). Aggregated credits totalled L 7,212bn (+24.6%), while brokerage margin reached to L 441bn (similar on 1998). On the other hand, in 1999 the bank opened 10 new branches. Currently, it operates 69 treasury offices and 144 branches.

PRODUCT: Retail Banking Services

38/3,K/60 (Item 11 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09045390

Banks prepare for rush to open euro accounts
UK: BANKS MAKING PREPARATIONS FOR EURO ACCOUNTS
The Times (TS) 19 Jan 1999 p.33
Language: ENGLISH

Banks prepare for rush to open euro accounts
UK: BANKS MAKING PREPARATIONS FOR EURO ACCOUNTS

Banks across the UK are making preparations for accounts in the euro currency. The euro was...

... new currency across the UK. There has been a lot of interest shown in current accounts and deposit account in the euro. According to Lloyds TSB some 70% of those companies with a turnover...

... for euro accounts as the country was a part of the first wave. Allied Irish bank has opened euro accounts automatically as Ireland is a part of the first wave. The Royal Bank of Scotland is also reporting a heavy demand for euro accounts among small businesses. Farmers in particular are opening accounts in order to deal with European sales. The large banks are offering a non-interest bearing euro current account and a euro deposit account that pays tiered interest. Loans in euros are also available.

COMPANY: ALLIED IRISH; ROYAL BANK OF SCOTLAND; LLOYDS TSB

PRODUCT: Intl Affairs & Finance Economic Programmes Retail Banking Services

38/3,K/61 (Item 12 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06614614

Bank Haga fokus pada pedagang kecil
INDONESIA: BANK HAGA EYEING SMALL BUSINESS
Bisnis Indonesia (XAI) 06 Apr 1998 p.4
Language: INDONESIAN

Bank Haga fokus pada pedagang kecil
INDONESIA: BANK HAGA EYEING SMALL BUSINESS

Bank Haga of Indonesia will be targeting at small and medium sized business in Bandung, Indonesia, for its saving and deposit segments.

COMPANY: BANK HAGA

PRODUCT: Retail Banking Services

38/3,K/62 (Item 13 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06499845

PNB makes a turnaround
INDIA: PNB POSTS RS 238 CRORE NET PROFIT

Times of India (TSI) 16 Jul 1997 p. 17
Language: ENGLISH

The performance of the Punjab National Bank (PNB) of India for the financial year ended 31 March 1997, is as follows: Table: Punjab National Bank (PNB) Figures in RS (crore) 1996/97 1995/96 Change Interest income 3,654 3...

...income 4,123 3,483 18.4% Total deposits 30,806 27,123 13.6% Aggregate deposits 3,586 3,101.9 13.5% Gross advance 14,067 12,519.3 11...

...The credit for priority sectors rose from 38.1% in 1995/96 of the net bank credit to 38.8% at RS 5,428 crore in 1996/97. Besides this, the bank also experienced better performance on average return on advances to 14.5% in 1996/97...

COMPANY: PNB; PUNJAB NATL BANK ; PUNJAB NATIONAL BANK (PNB)

PRODUCT: Retail Banking Services

38/3,K/63 (Item 14 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06490860

New banks report windfall profits
TAIWAN: NEW BANKS REPORT BRILLIANT PERFORMANCES
The China Post (XKV) 03 Jul 1997 p.15
Language: ENGLISH

New banks report windfall profits
TAIWAN: NEW BANKS REPORT BRILLIANT PERFORMANCES

In Taiwan, the 16 newer private commercial banks concluded the first half of 1997 with brilliant business performances. Statistics show that aggregate deposits taken by the 16 banks come to NT\$1.55 trillion and outstanding loans granted by the banks reached NT\$1.47 trillion as of the end of June, both up some 30...

... Of the 16, four have reported lendings of over NT\$100 bn, including E. Sun Bank, Bank SinoPac, Fubon Bank, and Taishin International Bank. Meanwhile, seven new banks have recorded deposits over NT\$100 bn, including Grand Commercial Bank, E. Sun Bank, Bank SinoPac, Fubon Bank, Taishin International Commercial Bank, Our Commercial Bank, and Cosmos Commercial Bank. In addition, eight of the 16 newer banks raked in earnings of up to 60% of their annual profit targets in the first...

COMPANY: COSMOS COMMERCIAL BANK ; OUR COMMERCIAL BANK ; GRAND COMMERCIAL BANK ; TAISHIN INTL BANK ; FUBON BANK ; BANK SINOPAC; E SUN BANK

PRODUCT: Retail Banking Services

38/3,K/64 (Item 15 from file: 583)
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06448812

Taiwan: New banks usurp domestic market
TAIWAN: NEWER BANKS USURP DOMESTIC MARKET
The China Post (XKV) 24 Mar 1997 p.16
Language: ENGLISH

Taiwan: New banks usurp domestic market
TAIWAN: NEWER BANKS USURP DOMESTIC MARKET

Taiwan's newer private commercial banks, which became operational in 1992, are poised to take a bigger bite out of the domestic lending and deposit markets, while older local banks are gradually losing ground on the markets. Aggregate deposits absorbed by the 16 newer private commercial banks amounted to NT\$1.16 trillion at the end of 1996, up from

NT\$937...

... for 8.2% of the deposit market share. Total outstanding loans extended by the newer banks was NT\$1.42 trillion at the end of 1996, accounting for 10.7% of...

... figure of 9.5% in 1995. By contrast, the deposit market share for older domestic banks edged down 0.2 of a percentage points to 43.2%, and their lending market...

PRODUCT: Retail Banking Services

38/3,K/65 (Item 16 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06402984
Investitsii pridetsya iskat vezde i povsyudu
RUSSIA: SBERBANK STILL BEST OPTION FOR SAVINGS
Rossiiskaya gazeta (ZFO) 4 Dec 1996 p. 1
Language: RUSSIAN

Russian savings bank Sberbank is the most popular bank for Russians to keep their hard currency savings in, although it pays low interest rates...

... 1996 to November 1996 by 10%. Still, Russians do not have many alternatives, because most banks consider work with small private clients burdensome and inefficient. The share of private deposits in the aggregate assets of the Russian banks is a little over 2%.

38/3,K/66 (Item 17 from file: 583)
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06380309
New standard for deposit netting
UK: BBA REVEALS NEW NETTING STANDARD
Banking Technology (BTY) Oct 1996 p. 4
Language: ENGLISH

New standard for deposit netting

The British Bankers' Association (BBA) revealed proposals for a new netting standard designed to reduce credit risk and enable funds to be freed for other deals. The so-called Deposit Netting Agreement will allow banks to seek business which is more profitable and prevent on bank's collapse from afflicting other market players. It is hoped that this legal standard will...

COMPANY: BRITISH BANKERS' ASSN

PRODUCT: Economic ProgrammesRetail Banking Services

38/3,K/67 (Item 18 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06338270
Central Bank of India posts Rs 74 cr net loss
INDIA: CENTRAL BANK OF INDIA INCURS LOSSES
Economic Times (YZY) 30 Jun 1996 P.7
Language: ENGLISH

Central Bank of India posts Rs 74 cr net loss
INDIA: CENTRAL BANK OF INDIA INCURS LOSSES

Central Bank of India has incurred a net loss of RS 74.76 crore in 1995-1996...

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...178.88 crore in 1995-1996, from RS 26.19 crore a year ago. Its aggregate deposits totalled RS 19,505 crore, an increase of 12.6% from RS 17,329 crore...

...rose to RS 10,173 crore in 1995-1996, a growth of 11.4%. The bank poor performance was attributed to huge depreciation on its investment portfolio. Separately, the bank plans to speed up its computerisation programme and strengthen its operations as well as expand...

COMPANY: CENTRAL BANK OF INDIA

PRODUCT: Federal Reserve Banks

38/3,K/68 (Item 19 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06335848

51 business groups subject to tight bank credit control

SOUTH KOREA: TIGHT CREDIT CONTROL ON BUSINESSES
The Korea Herald (XBF) 05 July 1996 P.8
Language: ENGLISH

51 business groups subject to tight bank credit control

According to the meeting at the Monetary Board of Bank of Korea, any business group owning banks won 250 bn or above in aggregate bank payment and loan guarantees are subjected to credit control of the revised main bank system. The new main bank system helps in improving the financial soundness of loans by local banks to business subsidiaries and groups. This is to help step up the major role of primary banks in restricting the credit control towards big groups or companies, to prevent bad loans. This...

COMPANY: BANK OF KOREA

PRODUCT: Economic Programmes Banking Institutions

38/3,K/69 (Item 20 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06329128

Pangahoiuste kogumaht kasvas
ESTONIA: SAVINGS VOLUME UP IN MAY
Mhtuleht (ZUG) 22 Jun 1996 p.6
Language: ESTONIAN

The total volume of savings deposited in the retail banks of Estonia, reached Ekr 11.177,3bn (US\$ 0.916bn) in May, up by Ekr...

...deposits totalled Ekr 2.524,7bn in May, down by Ekr 144mn on April. The aggregate deposits of the state-held companies reached Ekr 916.4mn in May, up by Ekr 55mn on April. The consolidated balance sheet of the retail banks totalled Ekr 17.104,9bn in May, up by 5.2% on April 1996.

38/3,K/70 (Item 21 from file: 583)
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06321270

Leedu pangad suurendasid aprillis monevorra oma varasid
LITHUANIA: FIGURES ON BANKING SECTOR FOR APRIL
Baltic News Service (ZEC) 30 May 1996 p. 1
Language: ESTONIAN

LITHUANIA: FIGURES ON BANKING SECTOR FOR APRIL

After falling through January and February 1996, the aggregate deposits

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in Lithuanian banks grew by 2.3 per cent, totalling at L 4.294bn (US\$ 954.22mn) in...

... L 1.632bn, during the two months. The total amount of credits issued by Lithuanian banks decreased by 2.3 per cent to L 4.034bn, as of April 1996. The total assets of banks grew by 0.3 per cent to L 5.75bn from February to April. The assets of Lithuanian banks had been falling for the first three months of 1996. Credits to assets ratio declined...

...at 70.2 per cent by the end of April. The total equity of Lithuanian banks decreased by 6 per cent, to L 375.4mn at the end of April, compared ...

PRODUCT: Retail Banking Services

38/3,K/71 (Item 22 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06317429

Hoiuste kogumaht on suurenenud

ESTONIA: FIRST QUARTER IN BANKING SECTOR
Kaubaleht (ZER) 27 May/02 Jun 1996 p. 7
Language: ESTONIAN

ESTONIA: FIRST QUARTER IN BANKING SECTOR

Aggregate deposits in the Estonian commercial banks have risen by 3.6 per cent in the first quarter of 1996, reaching Ekr...

...seen to continue. In the first quarter of 1996, aggregate profits of the Estonian commercial banks reached Ekr 97.8mn, up Ekr 59.2mn from the number in the first quarter...

PRODUCT: Retail Banking Services

38/3,K/72 (Item 23 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06301525

Bank credit projected to increase by 20%
INDIA: BANK CREDIT TO ROSE BY 20%
Times of India (TSI) 4 Apr 1996 p.17
Language: ENGLISH

Bank credit projected to increase by 20%
INDIA: BANK CREDIT TO ROSE BY 20%

According to Governor of Reserve Bank of India (RBI), C Rangarajan, money supply for 1995-1996 rose by 14.8% (75...

... low (6%) and recorded a 6% gross domestic product (GDP) growth rate in 1996-1997. Deposits aggregate growth is estimated at RS 68,000 crores. RBI has also forecast a 20% increase in bank credit in India for 1996-1997 fiscal year.

COMPANY: RBI; RESERVE BANK OF INDIA

38/3,K/73 (Item 24 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06281602

TOTAL BANK DEPOSITS IN '95 AMOUNT TO W299 TRIL., UP 25.5% FROM '94
SOUTH KOREA: TOTAL BANK DEPOSITS UP
The Korea Herald (XBF) 10 Mar 1996 P. 8
Language: ENGLISH

TOTAL BANK DEPOSITS IN '95 AMOUNT TO W299 TRIL., UP 25.5% FROM '94
SOUTH KOREA: TOTAL BANK DEPOSITS UP

Data from Bank of Korea shown that total bank deposits hit won 299.3 tn as at 31 December 1995 on a outstanding basis...

...deposit(won 28.33 tn). At the end of 1995, there were some 89,000 bank accounts with over won 500 mn, accounting for some 13% of aggregate deposits .

COMPANY: BANK OF KOREA

PRODUCT: Banking Institutions

38/3,K/74 (Item 25 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06260046
Direct Line moves into instant access
UK: DIRECT LINE OFFERS INSTANT ACCESS ACCOUNT
Independent (TI) 30 Jan 1996 p.17
Language: ENGLISH

...of GBT 25,000). The company is offering higher rates than those found at most banks and building societies and is aiming to take business away from them. One innovation in the service is that as many as six people may pool their deposits so that they can take advantage of the higher interest rate. There will be separate...

PRODUCT: Retail Banking Services

38/3,K/75 (Item 26 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06213698
BANK DEPOSITS UP 15.2% FROM END OF 1994
SOUTH KOREA: BANK DEPOSITS UP
The Korea Herald (XBF) 14 Oct 1995 P. 8
Language: ENGLISH

BANK DEPOSITS UP 15.2% FROM END OF 1994
SOUTH KOREA: BANK DEPOSITS UP

According to Bank of Korea, aggregate bank deposits hit won 279.59 tn by 30 September 1995, up 15.2% from the end...

... to 8.1% from 7.4%. On the other hand, the combined deposits of commercial banks nation-wide hit won 191.45 tn, up 17% from the end of 1994. The figure accounts for some 68.5% of all aggregate deposits .

COMPANY: BANK OF KOREA

PRODUCT: Banking Institutions

38/3,K/76 (Item 27 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06173559
Anziehendes Schweizer Hypothekargeschdft
SWITZERLAND: MORTGAGE LENDING UP, RATES DOWN
Neue Zlrcher Zeitung (NZZ) 05 Jul 1995 p.11
Language: GERMAN

As at the end of 1994, Swiss banks ' mortgage loans outstanding summed up to SFr 425.8bn, up 4.9% over 1993. In...

... 75%. 58.4% (1993: 58.2%) of mortgage loans are covered by savings or other deposits. Split up according to cantons, mortgage lending in the western Swiss cantons and Bern was below...

...Nidwalden (4.85%) and the highest in Solothurn (5.63%). The gap of rates between banks narrowed from 5.97% (Raiffeisen) to 6.08% (large banks) in 1993 to 5.47% to 5.54%, respectively in 1994.

PRODUCT: Other Long-Term RatesRetail Banking Services

38/3,K/77 (Item 28 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06165798

LV Bank records spectacular performance
INDIA: RESULT OF LAKSHMI VILAS BANK
Financial Express (XAG) 02 June 1995 P.3
Language: ENGLISH

LV Bank records spectacular performance
INDIA: RESULT OF LAKSHMI VILAS BANK

Lakshmi Vilas Bank (LVB) has recorded a deposits of RS 1,037.28 crore in 1994-95 compared...

...the year under review is at RS 825 crore. Meanwhile, the market share of the bank has increased by 50% in the aggregate deposit. Its income has increased 77% to RS 72.90 crore while its net profit is...

COMPANY: LVB; LAKSHMI VILAS BANK

PRODUCT: Banking Institutions

38/3,K/78 (Item 29 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06092371

Pankkien antolainaus supistui 3,7 miljardia
FINLAND: BANKS ' LOAN PORTFOLIO DECLINES
Turun Sanomat (XFG) 21 Dec 1994 p. 13
Language: FINNISH

FINLAND: BANKS ' LOAN PORTFOLIO DECLINES

The amount of loans granted by Finnish banks continued to decline in October 1994. According to the Central Statistical Office, it amounted to ...

...from the end of 1993 and FMk 113.1bn from the high of 1991. The aggregate loan portfolio of deposit banks amounted to FMk 315.7bn at the end of October, compared to FMk 339.7bn...

PRODUCT: Capital & Loanable Funds Banking Institutions

38/3,K/79 (Item 30 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06065093

Sberbank prodolzhaet rabotat po printsipu
RUSSIA: MARKET SHARE OF SBERBANK DECLINING
Segodnya (ESK) 11 Oct 1994 p. 12
Language: RUSSIAN

Russian prime minister Viktor Chernomyrdin recently announced that the aggregate deposits of private persons in commercial banks amounted to some RUR 16,000bn (USD 5.33bn) at the beginning of September. Some 50% of

the total has been deposited in Sberbank, Russian savings bank . In May, Sberbank accounted for 71% of total deposits. The popularity of the bank has suffered due to for example the fact that Sberbank cut the interest rates on all accounts (excluding time deposits) on 1 October, due to the cut in the discount rate. Sberbank is likely to...

... unless it is willing to pay an interest rate as big as the other commercial banks .

PRODUCT: Banking Institutions

38/3,K/80 (Item 31 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05980711

Bank deposit rate declines

INDIA: RATE OF GROWTH OF DEPOSIT AND BANK CREDIT
Financial Express (XAG) 8 Apr 1994 p.8
Language: ENGLISH

Bank deposit rate declines

INDIA: RATE OF GROWTH OF DEPOSIT AND BANK CREDIT

... was reported in India that the rate of growth of deposits of all scheduled commercial banks in the country dropped from 19.2% in 1992 to 15.9% in 1993 while the gross bank credit remained at 14.6%. Among the major states, Uttar Pradesh has the highest rate...

... growth of deposits, followed by Kerala, then Rajasthan, Haryana, and Himachal Pradesh. In terms of bank credit, Maharashtra has the highest growth rate, followed by Jammu, Kashmir, Punjab, Kerala and Rajasthan...

... Tamil Nadu, Gujarat and Andhra Pradesh accounted for a total share of 58.5% in aggregate deposits and 58.9% in gross bank credit. Maharashtra alone contributed 22.4% of total deposits and 24.3% of total bank credit. *...

38/3,K/81 (Item 32 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05972702

CBC removes foreign money deposit rules

TAIWAN: CBC LIFTS RULES ON FOREIGN MONEY DEPOSITS
The China News (XKU) 02 Apr 1994 p.8
Language: ENGLISH

In Taiwan, the Central Bank of China (CBC) announced to lift reserve ratios of 24.25% and 10.125% required...

... the New Taiwan currency to appreciate. The removal of the reserve requirements may stimulate Taiwanese banks to hold foreign money deposits and to increase interest rates for these deposits, which would...

...that local financial institutions together reported a total of NTD 141.3 bn worth of aggregate foreign currency deposits and trust funds at the end of February 1994.

COMPANY: CBC; CENTRAL BANK OF CHINA

PRODUCT: Federal Reserve Banks

38/3,K/82 (Item 33 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05969572

Net profit of banks declines by 24.4 pc

INDIA: PERFORMANCE OF PRIVATE SECTOR **BANKS**
Financial Express (XAG) 19 Mar 1994 p.15
Language: ENGLISH

Net profit of **banks** declines by 24.4 pc
INDIA: PERFORMANCE OF PRIVATE SECTOR **BANKS**

According to a recent publication of the Indian **Banks ' Association (IBA)**, the private sector **banks** recorded a net profit of RS 601.6 mn in 1992-93 compared to RS 809.6 mn in 1991-92. Nine **banks** reported a positive growth in net profits while two **banks** showed a loss of RS 168.8 mn. During 1992-93, the income of private sector **banks** showed a growth of 23% whereas expenditure was higher by 26%. Aggregate deposits increased by 26% and equity rose by 42%. Reserves of the **banks** as a group increased by 50% whereas borrowings grew by 47%. Investment was increased by...

COMPANY: IBA; INDIAN **BANKS ' ASSN**

PRODUCT: Retail **Banking Services**

38/3,K/83 (Item 34 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05957915
Uudenkin pankkikriisin lasku veronmaksajille
FINLAND: PROFESSOR ON **BANKING CRISIS**
Turun Sanomat (XFG) 15 Mar 1994 p. 3,10
Language: FINNISH

FINLAND: PROFESSOR ON **BANKING CRISIS**

... that nothing has been done in Finland to limit the tax-payers responsibility in the **banking crisis**. Professor Huhtamaki says that the **banking** system could be restructured so that the risk would shift from the tax-payers to the **banks** themselves. He suggests that **banking** be split into deposit activities and corporate finance. A **bank** could only be involved in one of the two. KOP's Chairman Pertti Voutilainen is not enthusiastic about the proposal. "I don't see how this could have facilitated the **banking** crisis or how it could help in possible future crises". He says that in principle ordinary deposits and risk activities can be separated within the same **bank**.

PRODUCT: Capital & Loanable FundsCorporate **Banking**

38/3,K/84 (Item 35 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05955923
PNB assets reach P123 B in 1993
PHILIPPINES: **BANK 'S TOTAL ASSET HIT PP 123.1 BN**
Manila Bulletin (XAZ) 04 Mar 1994 P.B-4
Language: ENGLISH

PHILIPPINES: **BANK 'S TOTAL ASSET HIT PP 123.1 BN**

The Philippine National **Bank**, a commercial **bank** in the Philippines, announced that as of the fourth quarter of 1993, its total assets...

...1 bn. Its total deposits were PP 94.9 bn, representing 16.6% of the aggregate deposits of the system. Its loan portfolio has also increased to PP 63.6 mn or...

COMPANY: PHILIPPINE NATL **BANK**

PRODUCT: Retail **Banking Services**

38/3,K/85 (Item 36 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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05905863

Panel backs offsetting deposits against loans
UK: FINANCIAL LAW PANEL RULES ON LOANS
The Independent (TI) 24 Nov 1993 p.31
Language: ENGLISH

The UK's new Financial Law Panel has issued its first guidance notice, which allowing banks and financial institutions more widespread netting of deposits against loans. Currently, a bank often finds it is in a queue of creditors despite also having deposits from the...

38/3,K/86 (Item 37 from file: 583)

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05124198

Swiss Regional Banks Also Threatened, Moody's Says
SWITZERLAND - REGIONAL BANKING INSTITUTIONS THREATENED
Wall Street Journal Europe (WSJ) 10 June 1992 p20

Swiss Regional Banks Also Threatened, Moody's Says
SWITZERLAND - REGIONAL BANKING INSTITUTIONS THREATENED

Switzerland: Problems now being faced by the country's leading commercial banks also pose a threat to its 189-strong network of regional banks, according to Moody's Investors Service. The threat comes in the form of a declining retail deposit pool, an ailing commercial real-estate market and the recent abolition of banking cartels. Moody's points out that the regional banks are lacking in strengths such as an in-depth product diversity which is of use to major banks during times of harsher competition. Regional banks showing the best prospects for the long term are those which have adopted a conservative...

PRODUCT: Banking Institutions

38/3,K/87 (Item 38 from file: 583)

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05096322

Brown Shipley quits insurance
UK - BROWN SHIPLEY MOVES OUT OF INSURANCE
Lloyds List (LL) 27 May 1992 p1

Brown Shipley's, merchant bank, insurance broking business is undergoing a GBP33 mil management buyout led by former chairman of...

... Mackenzie. Consideration will be cash of GBP30 mil as well as two deep discount loan notes worth an aggregate nominal GBP3 mil. The deal marks an end to the bank's approx 20-year involvement in insurance broking. The insurance broking business will now come...

38/3,K/88 (Item 39 from file: 583)

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04862465

Italy set to reform tax on interest for interbank deposits
ITALY - TAX REFORM ON INTEREST FOR INTERBANK DEPOSITS PLANNED
Financial Times (C) 1992 (FT) 31 January 1992 p29

... series of recent steps to liberalise and improve the competitiveness of Italy's capital markets. Bankers have been lobbying for the change for some time, on the grounds that the tax...

... that for Euroaira deposits, the tax change would also create a much

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bigger overall lira deposit pool. The existence of the tax is believed to be one of the major factors behind...

PRODUCT: Intl Banking Operations

38/3,K/89 (Item 40 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04842631

Ratners reduced to 'junk' rating

UK - RATNERS IS DOWNGRADED TO 'JUNK' RATING
Daily Telegraph (DT) 21 January 1992 p21

... by Moody's and Standard & Poor's, rating agencies. This followed Ratners' move to suspend dividend payments on all four classes of preference shares, which include its Amps, expected to save around...

...was due to auction its Amps in New York on 21 January 1992, but the dividend payments will roll up instead. Amps holders will wind up with 15% of the voting capital should the dividends...

... six months. Separately, Ratners has had the 5% stake owned by Chase Manhattan (US), investment bank, cut to under 3%.

PRODUCT: Jewellers Banking Institutions

38/3,K/90 (Item 41 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04532224

xxx

UK - INVESTMENT IN OFFSHORE TRUSTS PROFILED
Financial Times (C) 1991 (FT) 21 September 1991 pIII

... the following. Investing in an offshore roll-up fund: these are funds which invest in deposits but roll - up, rather than pay out their income. Expatriates: British citizens who work abroad only have to...

... UK. There is thus an advantage for them to hold their assets in an offshore account that pays gross income. Managed funds: Offshore managed funds can provide the facility to receive income gross...

38/3,K/91 (Item 42 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04014352

COMPUTER ERROR HITS ELECTRCITY SHARE ALLOCATION

UK - COMPUTER ERROR HITS ELECTRCITY SHARE ALLOCATION
Times (TS) 5 January 1991 p34

National Westminster Bank, acting as registrar for the newly privatised Midland, Eastern, Yorkshire and South western electricity distribution...

... error has scrambled the names and addresses of 2,500 investors, therefore delaying their share allocations and refund cheques. These people should hear from the registrars, which also include Lloyds and Barclays, by the...

PRODUCT: Electricity Transmission & DistribElectricity SalesClearing
Banks

38/3,K/92 (Item 43 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

03860080

unibank lancerer nyt pensionsprodukt - unipension
DENMARK - UNIBANK LAUNCHES NEW PENSION/INSURANCE SCHEME
Teleboersen (TEL) 12 November 1990 p123
Language: Danish

Unibank, major high street bank, has launched Unipension, a new pension/insurance scheme. Brochures describe the product both as savings...

... old age and for insuring that financial obligations are fulfilled. The scheme includes a 'forex deposit pool'. Insurance cover is through Tryg, insurers.**...

38/3,K/93 (Item 44 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

03616353

LLOYDS BANK LAUNCHES NEW 30 DAY SAVING ACCOUNT
UK - LLOYDS BANK LAUNCHES NEW 30 DAY SAVING ACCOUNT
Money Week (MYW) 25 July 1990 p14

LLOYDS BANK LAUNCHES NEW 30 DAY SAVING ACCOUNT
UK - LLOYDS BANK LAUNCHES NEW 30 DAY SAVING ACCOUNT

Lloyds Bank is introducing the 30 Day Savin Plus account, a high interest savings account with no minimum deposit. It offers a tiered interest rate structure, options on interest paid, and immediate access for accounts with over GBP10k...

38/3,K/94 (Item 45 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

01754173

PUNJAB NATIONAL BANK REPORTS RISE IN AGGREGATE DEPOSITS
INDIA - PUNJAB NATIONAL BANK REPORTS RISE IN AGGREGATE DEPOSITS
Financial Express (FEX) 29 February 1988 p1
ISSN: 0015-2005

PUNJAB NATIONAL BANK REPORTS RISE IN AGGREGATE DEPOSITS
INDIA - PUNJAB NATIONAL BANK REPORTS RISE IN AGGREGATE DEPOSITS

Punjab National Bank reports a 19% rise in aggregate deposits to Rs8397 crores in 1987 from Rs7054 crores in 1986. Net profit rose to Rs25 ...

38/3,K/95 (Item 46 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

01082019

UNITED BANK OF INDIA REPORTS IMPROVED RESULTS
INDIA - UNITED BANK OF INDIA REPORTS IMPROVED RESULTS
Times of India (TSI) 12 May 1987 p10

UNITED BANK OF INDIA REPORTS IMPROVED RESULTS
INDIA - UNITED BANK OF INDIA REPORTS IMPROVED RESULTS

United Bank of India has reported improved results for 1986. Aggregate deposits rose 14.2% to Rs3,092 crores while total advances rose to Rs1,591 crores. In 1986, the bank opened 14 new branches and closed two branches. It expects 1987 to bring rapid growth...

38/3,K/96 (Item 1 from file: 23)

DIALOG(R)File 23:CSA Technology Research Database
(c) 2006 CSA. All rts. reserv.

Ginger R. DeMille

0004706566 IP ACCESSION NO: 0065944; 0065944
Automatic reading of the literal amount of bank checks .

Paquet, Thierry; Lecourtier, Yves
Univ de Rouen, Mont-Saint-Aignan, Fr

Machine Vision and Applications, v 6, n 2-3, p 151-162, 1993
PUBLICATION DATE: 1993

PUBLISHER: Springer-Verlag (Austria), Sachsenplatz 46, P.O. Box 89, Vienna
, A-1201
COUNTRY OF PUBLICATION: Austria
PUBLISHER URL: <http://www.link.springer-ny.com>

DOCUMENT TYPE: Journal Article
RECORD TYPE: Abstract
LANGUAGE: English
ISSN: 0932-8092
FILE SEGMENT: Computer & Information Systems Abstracts; Electronics &
Communications Abstracts
Automatic reading of the literal amount of bank checks .

ABSTRACT:

... recognition of a restricted variety of handwritten words comprising
the vocabulary used to write French bank checks . Several tools have
been developed within the constraints of this application, tools that
relate to...

...ones. These various algorithms have been tested on personal data, as
well as on real check images.

IDENTIFIERS: Handwriting recognition; Bank checks ; Text segmentation

38/3,K/97 (Item 2 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2006 CSA. All rts. reserv.

0003882339 IP ACCESSION NO: 2001-33-002107
Hydraulic Modeling of Boating Hazards and Sedimentation--Union Avenue Dam,
Denver Colorado

Pugh, Ca; Klumpp, Cc
Hydraulic Equipment Section, U.S. Bureau of Reclamation, P.O. Box 25007,
D-3752, Denver, CO 80225
PUBLICATION DATE: 1990

CONFERENCE:
Hydraulic Engineering: Proceedings of the 1990 National Conference.
American Society of Civil Engineers, New York. 1990. p 731-736, 4 fig, 1
ref.

DOCUMENT TYPE: Conference Paper
RECORD TYPE: Abstract
FILE SEGMENT: Civil Engineering Abstracts

ABSTRACT:
... rockfill was reduced on the first embankment during the study.
Sediment deposition tests indicated that deposits in the first pool
would not affect sluicing operation. Flow velocities, directions and waves
would be acceptable for boating...

...water is flowing over the main dam crest. The water level would stay
within the banks of the river channel up to the 100-year flood of 16,400
cu ft...

DESCRIPTORS: Hydraulics; Intakes; Rivers; Copper; Capacity; Floods;
Construction; Sediments; Waves; Deposition; 100 Year floods; Pools; Traps
; Banks ; Acceptability; Water supply; Deposits; Embankments; Civil
engineering; walls; Hydraulic engineering; Velocity; Ramps; Hazards;
Guidelines; Solids...

38/3,K/98 (Item 3 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2006 CSA. All rts. reserv.

0000213960 IP ACCESSION NO: 2001-33-004082
River rehabilitation from the hydrogeomorphic impacts of a large
hydro-electric power project: Snowy River, Australia

Erskine, W D; Terrazzolo, N; Warner, R F
Forest Research and Development Division, State Forests of New South Wales,
PO Box 100, Beecroft, NSW 2119, Australia

Regulated Rivers
ADDL. SOURCE INFO: Regulated Rivers: Research & Management [Regul. Rivers:
Res. Manage.], vol. 15, no. 1-3, pp. 3-24, Jun 1999

PUBLISHER: WILEY EUROPE LTD., Baffins Ln, Chichester, W. Sussex, PO19 1UD
COUNTRY OF PUBLICATION: UK
PUBLISHER URL: <http://www.wiley.co.uk>
PUBLISHER EMAIL: cs-journals@wiley.co.uk

CONFERENCE:
7. International Symposium on Regulated Streams, Chattanooga, TN (USA),
25-29 Aug 1997
RECORD TYPE: Abstract
LANGUAGE: English
ISSN: 0886-9375
FILE SEGMENT: Civil Engineering Abstracts

ABSTRACT:
... flows with high sand and gravel loads has reduced the amount of
available habitat. Alternating, bank -attached side bars and their
associated pool-riffle sequence have been replaced by transverse and...

DESCRIPTORS: Rivers; Bars; Habitats; Floods; Variability; Rehabilitation;
Maintenance; Mountains; Management; Power generation; Pools ; Boulders;
Acceptability; Contraction; Deposits ; Gullies; Hydrology; Trees;
Surface chemistry; Sand and gravel; Streams

?

? show files;ds

File 625:American Banker Publications 1981-2006/Mar 09

(c) 2006 American Banker

File 139:EconLit 1969-2006/Feb

(c) 2006 American Economic Association

File 627:EIU: Country Analysis 6/Mar 09

(c) 2006 Economist Intelligence Unit

File 268:Banking Info Source 1981-2006/Mar w1

(c) 2006 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2006/Mar 09

(c) 2006 Bond Buyer

File 276:ONTAP(R) D&B-Duns Market Identifiers

(Copr. 1997 D&B)

Set	Items	Description
S1	1102229	BANK? OR EBPP OR BILLPAY OR EBILLPAY OR DIRECTPAYMENT OR NETBANK OR CHECKFREE OR (BILL? ? OR ACCOUNT? ? OR REMIT? OR CHECK? ? OR CHEQUE? ?)(3N)(DEPOSIT? OR PAYMENT OR PAY OR PAYS OR PAID OR PAYING OR RECEIVABLE? ? OR PAYABLE)
S2	7448	(ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB)()(PAYMENT? ? OR PAY OR BILLPAY) OR CYBERPAY OR CYBER()PAY OR EPAYMENT? ? OR WEBPAYMENT? ? OR PAYPAL OR PAY()PAL
S3	11694	(CHECK? ? OR CHEQUE? ?)(3N)(TRUNCAT? OR PROCESSING OR CLEARING OR PRESENTMENT OR PRESENTING OR HANDL? OR TRANSACTION? ?)
(S4)	75306	CHECK? ? OR CHEQUE? ? OR NEGOTIABLE()(INSTRUMENT? ? OR TENDER? ?) OR CYBERCHECK? OR CYBERCHEQUE? OR ECHECK? ? OR ECHEQUE? ? OR WEBCHECK? OR WEBCHEQUE? OR DIGICHECK? OR DIGICHEQUE?
(S5)	2214	(ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB OR ELECTRONIFICATION OR DIGITAL)(N)(DRAFT OR DRAFTS OR CHECK? ? OR CHEQUE? ?) OR EDRAFT? ?
S6	11261	(SPLIT? OR DIVID? OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SECTION? OR SUBDIVID? OR TIERED? OR GROUP?)(3N)(PAYMENT? ? OR CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR INSTRUMENT? ? OR NOTE? ?)
S7	1650	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-UP?)(3N)(PAYMENT? ? OR CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR NOTE? ? OR INSTRUMENT? ?)
S8	47	S6 AND S7
S9	32	S8 NOT PY>2000
S10	32	RD (unique items)
S11	7389	(S1:S5) AND S6
S12	545	(S1:S5) AND S7
S13	294	(S1:S5)(30N)S7
S14	194	(S1:S5)(10N)S7
S15	96	S14 NOT PY>2000
S16	83	RD (unique items)
S17	70	S16 NOT S10
S18	41	(POOL? OR NETTING)(3N)(CHECK? ? OR CHEQUE? ?)
S19	8	S6 AND S18
S20	7	RD (unique items)
S21	130	(PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDING OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIERED?)(3N)(S4 OR S5)
S22	54	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-UP?)(3N)(S4 OR S5)
S23	0	S21 AND S22
S24	184	S21:S22
S25	136	S24 NOT PY>2000
S26	135	RD (unique items)
S27	103	S26 NOT (S10 OR S16 OR S20)
S28	517	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-UP? OR (POOL? OR NETTING)(3N)(DEPOSIT? ?)
S29	369	(PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDING OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIERED?)(3N)(DEPOSIT? ?)
S30	6	S28 AND S29
S31	6	RD (unique items)
?		

check processing

check cheques

? t10/3,k/all

10/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0250953

* Morgan, Lehman, Dell Founder Form B-to-B Pay Venture
American Banker - August 23, 2000; Pg. 14; Vol. 165, No. 162
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 788

BYLINE:
BY MEGAN J. PTACEK

TEXT:
...will include an area for
customers to dispute and discuss payments.
Miradient will handle multicurrency payments and will aggregate and
pool transactions to make more efficient use of the banking system, the
firm said...

...globally,"
the company says.
Arthur Magnus, a managing director and co-head of the development
group
at LabMorgan, said payments and financial instruments "are the key
linchpin
that seems to be missing in business-to...

10/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0139656

Check Cashers Seek to Reverse Tawdry Image
American Banker - October 25, 1993; Pg. 3; Vol. 158, No. 204
WORD COUNT: 732

BYLINE:
By CLAUDIA CUMMINS

TEXT:
...The trade
association estimates that there are about 4,500 outlets that cash \$150
million checks annually with an aggregate face value of more than \$45
billion.
Ace Cash Express of Irving, Tex., the nation...

...head of Pay-O-Matic Corp. in New York and new chairman of the trade
group.
Some check cashers even see room for a growing affiliation with
banks. Phil Corwin of the ABA...

10/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0093525

In a Decade of Lax Antitrust, Greed Wins the Day in RJR Deal
American Banker - December 5, 1988; Pg. 4; Vol. 153, No. 236
WORD COUNT: 1,360

BYLINE:
H. ERICH HEINEMANN

TEXT:
...them for
future growth. Others say that because interest on bonds is tax deductible
while dividend payments on stock are not, companies have a built-in

bias
for debt. Alternatively, Wall Street...

...until 1987, three years after
the onset of the LBO boom. Rules relating to the **payment** of interest and
dividends were in the U.S. tax code long before large-scale substitution
of debt for...But this
debt increase has not been linked to substantial purchases of physical
assets or **dividend payments** to stockholders, but to corporate
restructurings and massive equity retirements.
"Behind the debt-for-equity...

...than five years of economic expansion, cash flow has
failed to keep pace with interest **payments** With **aggregate** debt
servicing burdens so heavy, financial distress could easily overflow into
the real economy as...

10/3,K/4 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0031938
American Banker - September 20, 1984, Thursday; Pg. 4
WORD COUNT: 534

BYLINE:
Mark Basch

TEXT:
... Treasury granted a two-year waiver of the legal requirement that banks
and thrifts report **aggregate** interest and **dividend payments** of \$10 or
more to an individual.
10 Years Ago

* The Federal Home Loan Bank...

10/3,K/5 (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0031911
Flashbacks
American Banker - September 20, 1984, Thursday; Pg. 4
WORD COUNT: 534

BYLINE:
Mark Basch

TEXT:
... Treasury granted a two-year waiver of the legal requirement that banks
and thrifts report **aggregate** interest and **dividend payments** of \$10 or
more to an individual.
10 Years Ago

* The Federal Home Loan Bank...

10/3,K/6 (Item 6 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0019974
Group Travelers Check Program Doubles Sales
American Banker - August 30, 1983, Tuesday; Pg. 16
WORD COUNT: 159

BYLINE:
Washington Bureau

Group Travelers Check Program Doubles Sales

TEXT:

... return for issuing the travelers checks, member banks receive "substantial financial incentives" based on their aggregate sales of travelers checks.

For instance, in March 1982 the group sent nearly \$300,000 in fee payments to...

10/3,K/7 (Item 7 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0012957

Rules on New Market-Rate Accounts -- II

American Banker - December 21, 1982, Tuesday; Pg. 4

WORD COUNT: 2,845

TEXT:

... account funds made more problematic the Federal Reserve Board's definition and use of monetary aggregates. The committee also noted the Federal Reserve Board's recent decision to impose transaction account reserves on money market... 94 Stat. 142; 12 U.S.C. 3501 et seq.) to prescribe rules governing the payment of interest and dividends on deposits and accounts of federally insured commercial banks, savings and loan associations, and mutual...

10/3,K/8 (Item 8 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0012464

Often-Asked Questions on Tax Withholding Are Answered

American Banker - November 12, 1982, Friday; Pg. 4

WORD COUNT: 3,494

TEXT:

... has issued a draft of its regulations concerning the withholding of taxes on interest and dividend payments. Contained therein is an excerpt in question-and-answer form dealing with many of the...

... A-1: In general, beginning on July 1, 1983, any person making or crediting a payment of interest, dividends, or patronage dividends is required to deduct and withhold 10% of the amount and pay... Commissioner determines that there is abuse or avoidance of withholding due to the absence of aggregation, aggregation of interest payments made by payors to payees may be required in the future.

Q-21: who can...

...tax?

A-29: A middleman is required to withhold the tax when it receives the payment of interest, dividends, or patronage dividends or when it makes or credits the payment to the payee if...

10/3,K/9 (Item 9 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0004366

S&L Trade Group Now Backs New Short-Term Certificate

American Banker - March 12, 1982, Friday; Pg. 1

WORD COUNT: 590

BYLINE:

By LISA J. MC CUE

TEXT:

... last year, is "generally pleased" that there is at least an agreement among the two groups that such an instrument is needed to be competitive, according to a spokesperson there.

But there are still big differences between the two groups on what the instrument should look like.

Roy G. Green, chairman of the U.S. League, said Thursday that...

...savings instruments into transaction accounts because of the impact that could have on the monetary aggregates, observers noted.

10/3,K/10 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00394865 67478595 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The economics of check float

McAndrews, James; Roberds, William
Economic Review - Federal Reserve Bank of Atlanta, v85, n4, p17-27, Fourth Quarter 2000 DOCUMENT TYPE: Periodical; Feature LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 6,823

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... checks per capita annually, or one check per business day per U.S. resident. The aggregate value of these checks is estimated at \$77.8 trillion, \$1,177 per check on average. And despite the...can often be subject to travel delays.⁷

A third key feature of the check payment system is the allocation of the costs of check collection. Currently, a depository bank (bank B in the example...eliminate the net benefit of float).¹⁴ Since Wells's (1996) calculations imply that the aggregate amount of check float is relatively small, "unpriced float" cannot by itself carry large societal costs.

Unpriced float...

...Reserve System policy in the retail payment area and has also been endorsed by several payment industry groups.¹⁶

Stavins (1997) conducts a detailed analysis of the potential costs and benefits of a...payment.

The second set of reform proposals would substantially reallocate property rights within the check payment system. One such reallocation, discussed by Humphrey and Pulley (1998a, b) and Lacker (1997), follows the design of the...

...minimize float costs when losses from fraud would be unlikely or immaterial.

Another method for reallocating property rights in check payments would be to introduce truncation technologies that automatically convert a check into another form of payment. Several industry groups are beginning to implement such technologies, which convert checks into electronic "debits" that are cleared...to reallocate rents.

REFERENCES

BANK FOR INTERNATIONAL SETTLEMENTS COMMITTEE ON PAYMENT AND SETTLEMENT SYSTEMS. 1993. Payment Systems in the Group of Ten Countries. Basel: Bank for International Settlements. <<http://www.bis.org/publ/index.htm>>.
- 1998. Statistics on Payment Systems in the Group of Ten Countries. Basel: Bank for International Settlements. <<http://www.bis.org/publ/index.htm>>.

10/3,K/11 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00392228 64598439 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Web-wired ATMs May Take Off A new survey shows consumer support for automated teller machines that double as Internet access stations.

Gosnell, David
Bank Technology News, p61,67+, Dec 2000 DOCUMENT TYPE: Periodical; News
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,562

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... also would be charged to the debit cardholder who buys it through an ATM, Straub notes. Ticketmaster would split the revenue with the ATM

Ginger R. DeMille

owner and iATMGlobal for offering the channel to buy the...ATM users a bill-payment option by routing a transaction to a web-based bill payment aggregator or by linking with a web-based ticket vendor to sell tickets in select areas...

10/3,k/12 (Item 3 from file: 268)

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00392198 63919663 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Connecting ATMs to the web

Gosnell, David

Credit Card Management, v13, n8, p16-20, Nov 2000 DOCUMENT TYPE:

Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,680

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... would be charged to the debit card holder who buys it through an ATM, Straub notes. Ticketmaster would split the revenue with the ATM owner and iATMGlobal for offering the channel to buy the...ATM users a bill-payment option by routing a transaction to a web-based bill payment aggregator or to sell tickets in select areas by linking with an Internet ticket vendor. AmEx...

10/3,k/13 (Item 4 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00389578 61886609 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ATM deployers align with web-based firms

Anonymous

Bank Network News, v19, n9, p1,6+, Sep 29, 2000 DOCUMENT TYPE: Periodical

; News LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,552

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... also would be charged to the debit cardholder who buys it through an ATM, Straub notes. Ticketmaster would split the revenue with the ATM owner and iATMGlobal for offering the channel to buy the...offer ATM users a bill-payment option by routing a transaction to a webbased bill payment aggregator or by linking with a web-based ticket vendor to sell tickets in select areas...

10/3,k/14 (Item 5 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00388039 58629857 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The global payments system: A central banker's perspective

Stewart, Jamie B Jr

Banking & Financial Services Policy Report, v19, n13, p11-14, Aug 2000

DOCUMENT TYPE: Periodical; News LANGUAGE: English RECORD TYPE:

Fulltext

WORD COUNT: 3,217

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and Russia's default on its external debt in 1997 and 1998, for example, the payments systems in some segments were occasionally strained. The Federal Reserve, along with other authorities, actively monitored these developments to...

...timely basis. Eighteen net settlement services have joined, including several of the major ACH and check clearinghouses, accounting for aggregate daily net settlement that ranges from \$4 billion to \$8 billion. As the Federal Reserve...

10/3,k/15 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00364482 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Chutes and ladders revisited: Employment arrangements involving financial institutions

Chinn, Adam D

Banking Policy Report, v18, n11, p1,10+, Jun 7, 1999 DOCUMENT TYPE:

Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 03366

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the recipient employee and non-deductibility of such payments by the paying corporation. Excess parachute payments result if the aggregate payments received by an employee which are "contingent on a change of control" equal or exceed...

...such a case, the excess parachute payments are equal to the excess of (i) such aggregate change of control payments over (ii) the greater of the employee's base amount or the amount of such...

...problems are further exacerbated by the types of payments that are regarded as being parachute payments for purposes of Section 280G and Section 4999 of the Code. For example, acceleration of option exercisability, lapse of...

10/3,K/16 (Item 7 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00346872 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sweden

Fredborg, Lars

International Financial Law Review, v1998, p105-107, Jul 1998

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01695

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... offer from SEBanken for Trygghansa shares in exchange for SE-Banken shares or a cash payment, the aggregate value of which amounted to Skr16.8 billion. The parent company will be a financial...balance sheet. In future, the parent company's own free equity will be available for dividend payments, even if subsidiaries show losses. The so-called rule of caution will remain, however, allowing...

10/3,K/17 (Item 8 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00345865 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Statements to the Congress: Laurence H. Meyer, July 16, 1998

Meyer, Laurence H

Federal Reserve Bulletin, v84, n9, p725-729, Sep 1998 DOCUMENT TYPE:

Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 16096

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... increasingly competitive financial markets.

Interest on Demand Deposits and Reserve Balances

The Board strongly endorses section 101 of the draft bill, which would permit the Federal Reserve to pay interest on required and excess reserve...and to protect the safety and soundness of depository institutions.

Elimination of Duplicative Approval Requirements

Section 310 of the draft bill would provide an opportunity to eliminate needlessly duplicative filing and approval requirements for bank...to modernize our financial laws.

Financing Corporation Payments

The Board also has some concerns about section 103 of the draft

bill, which authorizes the use of "excess net income" of a deposit insurance fund to...protection against future unforeseen problems in the banking system.

Extensions of Credit to Executive Officers Section 311 of the draft bill would allow a member bank to extend credit to the bank's executive officers...

...and to address these issues.

Call Report Simplification

Finally, the subcommittee specifically requested comment on section 302 of the draft bill, which restates section 307 of the Riegle Community Development and Regulatory Improvement Act (Riegle Act). The Board and...

...been made by the agencies to date and the agencies' ongoing efforts suggest that this section of the draft bill is not necessary.

CLOSING THOUGHTS

The Board applauds the efforts of the subcommittee to...dominant in the Committee's semiannual review of the ranges for the monetary and debt aggregates. The FOMC noted that the behavior of the monetary aggregates had been somewhat more predictable over the past...

10/3,K/18 (Item 9 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00345807 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lessons from a Laissez-Faire payments system: The Suffolk Banking system (1825-58)

Rolnick, Arthur J; Smith, Bruce D; Weber, Warren E
Federal Reserve Bank of Minneapolis Quarterly Review, v22, n3, p11-21,
Summer 1998 DOCUMENT TYPE: Journal Article LANGUAGE: English
RECORD TYPE: Abstract Fulltext
WORD COUNT: 07443

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... than any other Massachusetts bank. Several kinds of evidence support these conclusions. One kind is aggregate evidence on dividend payments. Rolnick and Weber (1998) show that through 1833, the Suffolk Bank paid dividends at a...

10/3,K/19 (Item 10 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00343275 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The FASB's new segment disclosure rules: What they mean for banks

Phillips, Laura J; Brezovec, Richard L
Bank Accounting & Finance, v11, n4, p41-48, Summer 1998 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 04257

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... No. 14 that they operated in one industry segment; therefore, few financial institutions made reportable segment disclosures in the notes to their financial statements ("Seeing through the Eyes of Management Means Additional Segment Disclosures for...more segments are similar in these areas will often be difficult and subjective. The exposure draft would have permitted aggregation of operating segments only when the operating segments had essentially the same business activities in...

...many segments being disclosed. As a result, it seems that the FASB intended to allow aggregation when reasonable. Note, however, that the aggregation criteria are tests, not indicators, of similarity between operating segments and that operating segments must...

10/3,K/20 (Item 11 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00340587 (USE FORMAT 7 OR 9 FOR FULLTEXT)
EFT '99 spawns methods for reaching the "unbanked"
Womack, Anita
Bank Marketing, v30, n6, p8-11, Jun 1998 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01600

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... is the professional organization representing about 5,500
neighborhood locations cashing upwards of 180 million checks annually
with an aggregate face value of more than \$55 billion. Check cashing
locations provide quick loan approval, small...

...A serious violation, which could deal with insufficient liquidity, could
be \$10,000."

However, consumer groups say check cashers offer some exploitative
services, such as payday loan advances. Under this program, an employed...

10/3,K/21 (Item 12 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00330643 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mexican payments system reforms
Chakravorti, Sujit
Federal Reserve Bank of Dallas Financial Industry Studies, p12-22, Aug 1997
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 06618

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... the Bank of Mexico extends credit lines to banks for the purpose of
making SIDV payments. In turn, banks allocate these credit lines to
SIDV participants. Although there is not a set policy for the...of the
aggregate bilateral SPEUA credit granted as a percentage of the total value
of payments to the aggregate overdrafts on SIAC as a percentage of total
value of payments before the reforms.

Footnote...Reference:

(1996), Settlement Risk in Foreign Exchange Transactions (Basle,
Switzerland: Bank for International Settlements).

(1993), Payment Systems in the Group of Ten Countries (Basle,
Switzerland: Bank for International Settlements).

(1992), Delivery Versus Payment in Securities...

10/3,K/22 (Item 13 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00279881 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Measuring interest-rate risk
Davidson, Steven
America's Community Banker, v5, n1, p40-41+, Jan 1996 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02611

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... analysis.
The actual interest-rate gap report is really a matrix. The rows are
various groups of similar financial instruments. The columns represent
the period of time until the assets reprice or mature. The total...

...years; and greater than five years. Other gap reports may include more
narrowly defined financial instrument groups and a larger number of
maturity/repricing "buckets."

The advantages of gap analysis lie in the group of financial
instruments matures or reprices, but does not take into account the
intermediate cash flows.

Second, gap...

...the interest-rate risk rather than estimating how interest-rate changes

affect the value of groups of financial instruments. Third, the financial instrument groupings and time period "buckets" are usually quite broad and somewhat arbitrary. For example, a group...

...price sensitive than shorter-term notes.

Similar to the way the duration of a single instrument is calculated, the aggregate durations of the assets and liabilities of a financial institution may be calculated. The difference...

10/3,K/23 (Item 14 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00278154 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The ABCs of original issue discount
Klein, Kyle H
Bank Accounting & Finance, v9, n2, p51-56, Winter 1995/1996
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 03763

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... cash or publicly traded property. In an investment unit situation, the issue price must be allocated between the debt instrument and the warrants or property rights. This allocation of part of the issue price away...

...issuer or holder of an OID instrument should be aware of several other rules: the aggregation rule; the payment -in-kind rule; the option rule, in conjunction with which one must consider the alternate...is later sold, then the sale would be considered a stripping transaction subject to basis allocation to each instrument for purposes of measuring gain or loss on the sale.

Payments in kind
If interest...

...to provide that the debt with its offspring be analyzed as one debt instrument. AU payments under the aggregate debt instrument will be part of the stated redemption price at maturity. The issue price will be...

10/3,K/24 (Item 15 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00268292 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Modification of secured claims in a Chapter 11 plan
Katz, Owen W
Secured Lender, v51, n4, p6-18+, Jul/Aug 1995 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 09277

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... of any lien (Section 1123(a)(5)(E)), the modification of any indenture or similar instrument (Section 1123(a)(5)(F)), and the extension of a maturity date or change in interest...the discount rate.(19) Only when the interest rate equals the discount rate will the aggregate payments over the payment period equal the present value of the claim. Most cases, however, speak simply in terms...

10/3,K/25 (Item 16 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00260908 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Household sector borrowing and the burden of debt
Canner, Glenn B; Kennickell, Arthur B; Lockett, Charles A
Federal Reserve Bulletin, v81, n4, p323-338, Apr 1995 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 07213

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... households (including those with no debt) gives a ratio that is conceptually comparable to the aggregate payments -to-income ratio. Although the level of the survey-based ratio for households as a...

...income ratio was calculated for each of the income groups and demographic groups: For each group, debt payments owed by all households in the group were summed and that total was divided by total income of all households in the group (including those with no debt).(11) These group debt payments -to-income ratios show few consistent patterns. Between 1983 and 1989, debt payments relative to...and the price weakness in many key real estate markets may help account for the group's worsened payment record in 1992.(15)

Households with little net worth recorded the highest incidence of failure...lower in 1992 than in the other survey years.

The distributions of debt and debt payments among households grouped by various economic and demographic characteristics add further perspective on household sector finances. Although the...Total scheduled payments for any one quarter are then obtained by summing across the appropriate segments of the scheduled payment streams associated with each previous quarter. A necessary adjustment is to alter the scheduled payment...

...an investment component.

11. The ratio for all households can be calculated from these separate group ratios of debt payments to income by weighting each group's ratio by its share of all household income...

10/3,K/26 (Item 17 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00241868 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FASB and regulators attempt to answer the call for increased disclosures about derivatives

Szymanski, Michael F; Brezovec, Richard L
Bank Accounting & Finance, v7, n4, p27-38, Summer 1994 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 06634

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the end-user disclosures by selected institutions, the SEC staffs primary concern has been "over aggregation" of derivative instruments. We understand that the SEC staff does not consider disclosure by major type of instrument...instrument is positive (or an asset) or negative (or a liability).

* Don't net or group unlike financial instruments. For example, separate financial instruments in a loss position from similar instruments in a gain...

...to outside parties.

In response to the FASB staff's suggestion to avoid netting or grouping unlike financial instruments, several banks reported unrealized gains and losses on derivative products before the effects of master...

10/3,K/27 (Item 1 from file: 626)

DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0098886

Arbitrage-Rebate Requirement for State and Local Bonds Under Section 148 of the Code (PART TWO)

The Bond Buyer - May 15, 1989; Pg. 5(709); Vol. 288, No. 28143
Word Count: 10,692

TEXT:

...or publication in the Federal Register).

E. Allocation rules for guarantees.

Rules are provided for allocating payments for guarantees to the bonds guaranteed and, if the bonds are variable yield bonds, to the proper yield period. In general, level payments are allocated in accordance with the level payment formula and treated as paid when actually paid. Nonlevel (front-loaded or back-loaded) payments are reallocated.

A level payment generally is one of a series of payments determined by use of the same formula...
...day of
each bond year, properly adjusted to take into account any short year).

Nonlevel payments generally are allocated to each guaranteed bond in the same proportion as the interest savings resulting from the guarantee. For example, if the guaranteed bonds are not all substantially identical, the nonlevel payments are allocated to each group of substantially identical guaranteed bonds in the same proportion as the total...

...interest savings with
respect to all the guaranteed bonds (determined on a present value basis).
Payments allocated to substantially identical bonds are allocated ratably.

Nonlevel payments allocated to a variable yield bond generally are treated as paid on the first day the...

10/3,K/28 (Item 2 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0098810
Arbitrage-Rebate Requirement for State and Local Bonds Under Section 148 of the Code (PART TWO)
The Bond Buyer - May 15, 1989; Pg. 5(709); Vol. 288, No. 28143
Word Count: 10,692

TEXT:
...or publication in the Federal Register).

E. Allocation rules for guarantees.

Rules are provided for allocating payments for guarantees to the bonds guaranteed and, if the bonds are variable yield bonds, to the proper yield period. In general, level payments are allocated in accordance with the level payment formula and treated as paid when actually paid. Nonlevel (front-loaded or back-loaded) payments are reallocated.

A level payment generally is one of a series of payments determined by use of the same formula...
...day of
each bond year, properly adjusted to take into account any short year).

Nonlevel payments generally are allocated to each guaranteed bond in the same proportion as the interest savings resulting from the guarantee. For example, if the guaranteed bonds are not all substantially identical, the nonlevel payments are allocated to each group of substantially identical guaranteed bonds in the same proportion as the total...

...interest savings with
respect to all the guaranteed bonds (determined on a present value basis).
Payments allocated to substantially identical bonds are allocated ratably.

Nonlevel payments allocated to a variable yield bond generally are treated as paid on the first day the...

10/3,k/29 (Item 3 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0072069

NOTICE OF INTENTION TO SELL NOTES In An Aggregate Principal Amount not
to Exceed \$4,00,000 Arcadia Redevelopment Agency Central Redevelopment
Project Tax Allocation Notes Issue of 1986

The Bond Buyer - August 1, 1986; Pg. 22(766); Vol. 277, No. 27438
Word Count: 252

NOTICE OF INTENTION TO SELL NOTES In An Aggregate Principal Amount not
to Exceed \$4,00,000 Arcadia Redevelopment Agency Central Redevelopment
Project Tax Allocation Notes Issue of 1986

TEXT:

...the "Agency") intends to receive
sealed bids for the above-referenced Central Redevelopment Project, Tax
Allocation Notes , Issue of 1986 (the "Notes"), until 11:00 a.m., on
Tuesday,

AUGUST 19, 1986...

...National Bank, 333 South Beaudry
Avenue, 24th Floor, Conference Room, Los Angeles, California 90017. The
Notes in an aggregate principal amount not to exceed \$4,000,000, will
be
issued as fully registered Notes...

10/3,k/30 (Item 4 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0070638

Notice of Intention To Sell Securities \$5,000,000 (Not to exceed)
Westminster Redevelopment Agency Commercial Redevelopment Project No. 1
Tax Allocation Notes 1986

The Bond Buyer - July 3, 1986; Pg. 9(85); Vol. 277, No. 27418
Word Count: 131

...5,000,000 (Not to exceed) Westminster Redevelopment Agency Commercial
Redevelopment Project No. 1 Tax Allocation Notes 1986

TEXT:

...will receive bids for the sale
of its Westminster Commercial Redevelopment Project No. 1 Tax Allocation
Notes 1986, in the aggregate principal amount of not to exceed Five
Million Dollars (\$5,000,000). Copies of the...

10/3,k/31 (Item 5 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0068135

NOTICE OF INTENTION TO SELL SECURITIES \$5,400,000 Lancaster
Redevelopment Agency California

The Bond Buyer - May 19, 1986; Pg. 10(942); Vol. 276, No. 27386
Word Count: 134

TEXT:

...Redevelopment Agency will receive bids for the sale of its
Amorgosa Redevelopment Project Area Tax Allocation Notes 1986, in the
aggregate principal amount of not to exceed Five Million Four Hundred
Thousand
Dollars (\$5,400,000...

10/3,k/32 (Item 6 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

Ginger R. DeMille

0068133

NOTICE OF INTENTION TO SELL SECURITIES \$6,250,000 Lancaster
Redevelopment Agency California

The Bond Buyer - May 19, 1986; Pg. 10(942); Vol. 276, No. 27386
Word Count: 136

TEXT:

...Agency will receive bids for the sale of its
Redevelopment Project Area No. 5 Tax Allocation Notes 1986, in the
aggregate
principal amount of not to exceed Six Million Two Hundred Fifty Thousand
Dollars (\$6,250...
?

? t17/3,k/all

17/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0253690

* Telecomm, E-Firms Narrow Banks' Payment Lead
American Banker - December 13, 2000; Pg. 12; Vol. 165, No. 238
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 903

BYLINE:
BY ANDREW ROTH

TEXT:
... president. "You have a device with multipurpose usage, which theoretically is more exciting than a bank card."
If telecomm companies dive in headfirst and become aggregators , payment costs could plummet, and that would shrink the total revenue pie to \$259 billion, Boston...

17/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0252695

* Fleet Ramps Up Small Biz, with Accent on Web
American Banker - October 31, 2000; Pg. 2; Vol. 165, No. 209
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 446

BYLINE:
BY LAVONNE KUYKENDALL

TEXT:
...developing a Small Business Portal that will provide access to credit, cash management, payroll services, account aggregation , bill presentment/ payment , and discounted office products. The portal will be integrated with Fleet's existing online capabilities...

17/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0252292

* Siebert Creating Financial Web Site For Savvy Women
American Banker - October 16, 2000; Pg. 8; Vol. 165, No. 198
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 807

BYLINE:
BY LEE ANN GJERTSEN

TEXT:
...com site continues to offer trading services online, by phone, or in person; free checking; bill payment ; and account aggregation . It also offers how-to pieces, some of which Ms. Siebert intends to drop in...

17/3,K/4 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0251498

OPEN FOR COMMENT

Ginger R. DeMille

American Banker - September 14, 2000; Pg. 14; Vol. 165, No. 177
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,394

TEXT:

...proposal would offer guidelines for automatically recurring debits to customer accounts, telephone-initiated funds transfers, electronic check conversions, aggregation services, and other issues. Published June 29. Comments were due Aug. 31.

Customer Information
Proposal...

17/3,K/5 (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0250547

Regulatory Roundup

American Banker - August 10, 2000; Pg. 5; Vol. 165, No. 152
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,305

TEXT:

...proposal would offer guidelines for automatic recurring debits to customer accounts, telephone-initiated fund transfers, electronic check conversions, aggregation services, and other issues. Published June 29. Comments due Aug. 31.

Customer Information
Proposal by...

17/3,K/6 (Item 6 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0250237

*** Comment: Beware of Glowing Forecasts Credited to Market Research**

American Banker - July 28, 2000; Pg. 10; Vol. 165, No. 144
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 771

TEXT:

...of Internet banking and well in advance of actually investing in the latest wireless wonder, aggregation alternative, or bill payment proposition.

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<http://www.americanbanker.com>

17/3,K/7 (Item 7 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0249935

*** Citi Advances in Online Payments, Aggregation: Strikes partnerships with AOL and Yodlee.com**

American Banker - July 19, 2000; Pg. 1; Vol. 165, No. 137
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 713

BYLINE:

BY CAROL POWER

TEXT:

...within a circle of banking companies that are

Ginger R. DeMille

trying to get a leg up in Internet payment and account aggregation .
And it has landed high-profile partners. America Online has more than
23 million paying...

17/3,K/8 (Item 8 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0249788

Regulatory Roundup

American Banker - July 13, 2000; Pg. 6; Vol. 165, No. 133
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,377

TEXT:

...proposal would offer
guidelines for automatic recurring debits to customer accounts,
telephone-initiated fund transfers, electronic check conversions,
aggregation services, and other issues. Published June 29. Comments due
Aug. 31.

Customer Information
Proposal by...

17/3,K/9 (Item 9 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0249568

*** Harris Aiming to Set Wireless Banking Pace**

American Banker - July 7, 2000; Pg. 1; Vol. 165, No. 129
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 822

BYLINE:

BY MEGAN J. PTACEK

TEXT:

...its parent, both of which work with
724 Solutions Inc. of Toronto, plan to offer payment and aggregation
services through wireless devices. Mr. Piermarini said he believes banks'
access to the payments system will give them an advantage.
The ultimate goal of Harris...

17/3,K/10 (Item 10 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0247598

*** Yodlee, an Aggregator , to Add Bill Payment by Yearend**

American Banker - April 24, 2000; Pg. 11; Vol. 165, No. 77
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 501

BYLINE:

By JESSICA TOONKEL

*** Yodlee, an Aggregator , to Add Bill Payment by Yearend**

17/3,K/11 (Item 11 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0245447

*** Home Financial Network's System Chosen For Upgrading of First Tennessee
web Site**

American Banker - January 27, 2000; Pg. 7; Vol. 165, No. 18
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 328

BYLINE:
By JENNIFER WEITZMAN

TEXT:
...supply the \$19-billion
asset banking company with its Total Web Financial System, which combines
banking and bill payment, on-line applications, aggregated content,
and
targeted marketing in one offering.
Memphis-based First Tennessee also said it is...

17/3,K/12 (Item 12 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0244166
* 'Screen Scrapers' May Challenge Banks For Primary Relationship on
Internet
American Banker - December 8, 1999; Pg. 1; Vol. 164, No. 234
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,342

BYLINE:
By ROSS SNEL

TEXT:
...Created by Secure
Commerce Services Inc. of Princeton, N.J., recently began "scraping" its
customers' bank account information and reconciling it with bill
payments
for updating balances.
Aggregation also occurs without screen scraping.
Intuit Inc. displays balances from brokerage, bank, and credit card...a
credit card in case you need to fill it
up.' "
But Mr. Burnham said banks would be foolish to ignore the emergence
of
aggregators. He noted that Yodlee is already having some success
signing up
users.
He also pointed to consumers...

17/3,K/13 (Item 13 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0237731
Dollar Bank Consolidates Web Bills
Insurance Regulator - May 31, 1999; Pg. 1; Vol. 23, No. 19
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 391

TEXT:
...The system, called Electronic Banking Systems, will act as an
interface to TransPoint's Internet Bill Delivery and Payment solution,
which
aggregates bills from vendors and presents them to customers via the
Internet.
Until now, TransPoint--a joint...

17/3,K/14 (Item 14 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0237691
Dollar Bank Consolidates Web Bills, First time
CFO Alert - May 31, 1999; Pg. 1; Vol. 10, No. 22

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 400

TEXT:

...The system, called Electronic Banking Systems, will act as an interface to TransPoint's Internet Bill Delivery and Payment solution, which aggregates bills from vendors and presents them to customers via the Internet.
Until now, TransPoint--a joint...

17/3,K/15 (Item 15 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0237338

* Comment: A Board-Game Guide to Internet Strategy
American Banker - May 21, 1999; Pg. 11; Vol. 164, No. 97
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,161

BYLINE:

By DIOGO TEIXEIRA, Tower Group

TEXT:

...entrants competing under new rules. Examples include the portals, the financial product finder sites, loan aggregators, bill payment players, advice and information sites, function providers, and intra-industry utilities like the IMX Exchange...

17/3,K/16 (Item 16 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0228877

* Rival Challenges Microsoft on Bill Presentment
American Banker - December 4, 1998; Pg. 1; Vol. 163, No. 231
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,090

BYLINE:

By JEFFREY KUTLER

TEXT:

...we built our solution."
Mr. Ellison made the point bluntly in an interview with American Banker:
"We are not Microsoft."
"We are not moving into payment settlement or financial aggregation or on-line financial sites," said Steven R. Perkins, Oracle's senior vice president for...

17/3,K/17 (Item 17 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0224970

* Edify Targets Billing Software at Entrepreneurs
American Banker - September 25, 1998; Pg. 9; Vol. 163, No. 184
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 634

BYLINE:

By CAROL POWER

TEXT:

...clearing house transactions, stop payments, and bill payments.

Ginger R. DeMille

On Sept. 16, Edify announced the Electronic Banking System was enhanced to allow bill presentment and payment.

"Nobody is aggregating bills today," Mr. Soward said. "We have the first solution that allows banks on-site to..."

17/3,K/18 (Item 18 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0150861
Banks Need a Customer Focus in Payment Systems
American Banker - October 4, 1994; Pg. 10; Vol. 159, No. 190
WORD COUNT: 1,923

BYLINE:
By STEPHEN P. WHITE

TEXT:
...focus and a new organization structure, payment system fragmentation and all its implications will prevent banks from viewing the payment system in the aggregate and seeing the paradigm shift that is occurring. If so, what happened to the Swiss...

17/3,K/19 (Item 19 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0145486
Foreign bank-owned U.S. banks (excluding thrifts) compared with U.S. owned banks from 1983 to 1993 (dollar amounts in billions): Growth in C&I Loans, Deposits, and Assets at U.S. Banks
American Banker - April 12, 1994; Pg. 16; Vol. 159, No. 69
WORD COUNT: 532

TEXT:
...banks in the U.S. and the Federal Reserve Board's aggregate data on all banks in the U.S. Please note : The aggregate data for this table have been revised back to 1985 by American Banker to include...

17/3,K/20 (Item 20 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0140361
*** HUD to Propose Regulations Restricting Escrow Charges**
American Banker - November 15, 1993; Pg. 9; Vol. 158, No. 218
WORD COUNT: 329

BYLINE:
By SNIGDHA PRAKASH

TEXT:
...accounting method, not the widely used single-item method, to determine how much consumers must pay into the accounts to cover tax and insurance payments. The aggregate method generally reduces the size of payments.
In addition, the proposed rule would require that...

17/3,K/21 (Item 21 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0139911

*** BankAmerica Snags Ball Team's 401(k)**

American Banker - November 1, 1993; Pg. 14; Vol. 158, No. 209

WORD COUNT: 327

BYLINE:

By DEBRA COPE

TEXT:

...Francisco Giants.

The full-service program, called 401(k) Daily Advantage, will enable participants to check balances and reallocate investments in their retirement portfolios around the clock.

Nearly 200 nonplaying staff members and managers...

17/3,K/22 (Item 22 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2006 American Banker. All rts. reserv.

0127338

*** Brazil Pact Promises Windfall for Big Banks**

American Banker - July 9, 1992; Pg. 1; Vol. 157, No. 131

WORD COUNT: 493

BYLINE:

By JAMES R. KRAUS

TEXT:

...annual

earnings, and BankAmerica about 15 cents, excluding potential future gains to earnings from reserve reallocations.

Brazil halted interest payments to about 600 foreign banks on its medium- and long-term borrowing in July 1989.

The country has since paid...

17/3,K/23 (Item 23 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2006 American Banker. All rts. reserv.

0108298

*** AN INTERVIEW WITH BRUCE J. SUMMERS: Fed Sends Some Clear Signals on Payment-System Risk**

American Banker - March 28, 1990; Pg. 8; Vol. 155, No. 60

WORD COUNT: 1,769

TEXT:

...won't be covered?

SUMMERS: That's probably hard to do for any one payment. Banks manage payment risk in the aggregate.

Q.: where does the credit risk show up?

SUMMERS: There is the risk faced by...

17/3,K/24 (Item 24 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2006 American Banker. All rts. reserv.

0091116

Statement by Alan Greenspan Chairman, Board of Governors of the Federal Reserve System before the Subcommittee on Domestic Monetary Policy Committee on Banking, Finance and Urban Affairs U.S. House of Representatives July 28, 1988

American Banker Plus - September 2, 1988; Pg. p; Vol. 153, No. 172

WORD COUNT: 4,726

TEXT:

...run relation between money growth and inflation means that trend growth rates in the monetary aggregates provide useful checks on the thrust of monetary policy over time. It is clear to all observers that...

17/3,K/25 (Item 25 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0090127

Inflationary Trend, Slower Economic Growth Foreseen in 1989: The following review of U.S. monetary policy by Alan Greenspan, chairman of the Federal Reserve Board, is adapted from his testimony delivered July 13 before the Senate Committee on Banking, Housing, and Urban Affairs.
American Banker - July 19, 1988; Pg. 8; Vol. 153, No. 139
WORD COUNT: 4,628

TEXT:

...run relation between money growth and inflation means that trend growth rates in the monetary aggregates provide useful checks on the thrust of monetary policy over time.
It is clear to all observers that...

17/3,K/26 (Item 26 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0066335

Twin Shadows Settle Over Brazilian Debt Deal
Emerging Markets Debt Report - October 25, 1993; Pg. 1; Vol. 6, No. 40
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 632

TEXT:

...the \$6 billion to \$7 billion Cardoso hoped to slice from the budget via spending reallocation and the check transactions tax.
The three income tax brackets of zero, 15% and 25% would be expanded to...

17/3,K/27 (Item 27 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0066221

Latin Central Bankers Forecast Less Inflation, Stable Growth
Emerging Markets Debt Report - November 15, 1993; Pg. 8; Vol. 6, No. 43
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 861

TEXT:

...be 13% by the end of this year, and lower next year, he added.
The bank stresses the need to reinforce control of monetary aggregates and to check control of private spending without stopping speculative inflow of foreign capital, he said.
The banks biggest...

17/3,K/28 (Item 28 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0057628

REPORTER'S NOTES: Institute's ATM Conference a Misnomer
American Banker - November 20, 1986; Pg. 16; Vol. 151, No. 229
WORD COUNT: 1,483

BYLINE:

By JEFFREY KUTLER

TEXT:

...billion this year and are growing
20% annually.

This compares with some 21 billion retail checks written for an
aggregate \$1 trillion and growing 5% to 6% a year. Mr. Svigals said that
given the...

17/3,K/29 (Item 29 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0057467

REPORTER'S NOTES: Institute's ATM Conference a Misnomer
American Banker - November 20, 1986; Pg. 16; Vol. 151, No. 229
WORD COUNT: 1,483

BYLINE:

By JEFFREY KUTLER

TEXT:

...billion this year and are growing
20% annually.

This compares with some 21 billion retail checks written for an
aggregate \$1 trillion and growing 5% to 6% a year. Mr. Svigals said that
given the...

17/3,K/30 (Item 30 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0036480

CHIPS Wire Transfer System to Limit Daylight Overdrafts
American Banker - March 4, 1985, Monday; Pg. 2
WORD COUNT: 996

BYLINE:

By TOM FERRIS

TEXT:

... Angeles at any point during a business day. Therefore, with a
\$50-million limit, the **aggregate** amount of payments sent from the Los
Angeles bank to the Chicago bank could not exceed the total flowing the
other way by more than \$50 million.
Maximum...

17/3,K/31 (Item 31 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0012523

First American Bank of Nashville Joins PLUS Student Loan Program
American Banker - December 3, 1982, Friday; Pg. 5
WORD COUNT: 308

TEXT:

... an opportunity to finance a portion of their child's education while
they make monthly payments to reduce the **aggregate** student loan amount.
In North Carolina, banks there are now in their 20th consecutive year
of providing educational loans for students. Since...

17/3,K/32 (Item 32 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0010982

Fannie Mae Attracts New Investors to Mortgage Market
American Banker - October 13, 1982, Wednesday; Pg. 5
WORD COUNT: 1,155

BYLINE:

By J. DONALD KLINK, Senior Vice President, Mortgage Securities and Negotiated Transactions, Federal National Mortgage Association, Washington, D.C.

TEXT:

...Bank) ensuring timely pass-through payments to investors and simplifying their bookkeeping by providing one **aggregate check** per month for all securities held.

Heretofore, the surface objections to mortgage-backed securities from...

17/3,K/33 (Item 33 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0003852

Atlanta Fed Dons Competitive Mantle

American Banker - March 1, 1982, Monday; Pg. 1

WORD COUNT: 1,155

BYLINE:

Special to the American Banker

TEXT:

... Reserve between March 1 and Aug. 1 -- the period before they have to reprice their **check collection service** -- is to develop a means to reduce or **reallocate check - processing** costs as much as possible to less price-sensitive services," Mr. Shain stated.

"At the...

17/3,K/34 (Item 34 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0001626

Eurocredit Market Exhibits Extensive Growth

American Banker - December 16, 1981, Wednesday; Pg. 20

WORD COUNT: 1,740

BYLINE:

By P.J. LARDINOIS, Chairman of the Executive Board, Rabobank Nederland, Utrecht, Netherlands

TEXT:

...markets in recent years.

The paucity of information which accompanies loan applications also has made **banks** more restrictive. Although the **aggregate balance-of-payments** deficit vis-a-vis western countries increased, Comecon members raised only \$1.3 billion, nearly...

17/3,K/35 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit
(c) 2006 American Economic Association. All rts. reserv.

540650

TITLE: Central Bank Reserve Management: Aggregate Targets and Interest Payments on Reserves

AUTHOR(S): Tindall, Michael L.; Spencer, Roger W.

AUTHOR(S) AFFILIATION: NYU; Trinity U

JOURNAL NAME: International Advances in Economic Research,

JOURNAL VOLUME & ISSUE: 6 2,

PAGES: 178-91

PUBLICATION DATE: 2000

AVAILABILITY: <http://www.springer.com/journal/11294>

ISSN: 1083-0898

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

TITLE: Central Bank Reserve Management: Aggregate Targets and Interest

Payments on Reserves

17/3,K/36 (Item 2 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2006 American Economic Association. All rts. reserv.

404710

TITLE: Stabilite econometrique des agregats monetaires suisses.

(Econometric Stability of Swiss Monetary Aggregates. With English summary.)

AUTHOR(S): Peytrignet, Michel

AUTHOR(S) AFFILIATION: Swiss National Bank

JOURNAL NAME: Schweizerische Nationalbank Quartalsheft,

JOURNAL VOLUME & ISSUE: 14 3,

PAGES: 251-78

PUBLICATION DATE: September 1996

ISSN: 0257-4616

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This study applies the method of recursive estimates to the Swiss monetary aggregates in order to check the econometric stability of the parameters of their long-run demand function. Among the broad...

17/3,K/37 (Item 3 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2006 American Economic Association. All rts. reserv.

368212

TITLE: Price and Activity Effects in International Trade: Cointegration, Aggregation and Prices

AUTHOR(S): Menon, Jayant

AUTHOR(S) AFFILIATION: Monash U

JOURNAL NAME: Hitotsubashi Journal of Economics,

JOURNAL VOLUME & ISSUE: 36 1,

PAGES: 47-60

PUBLICATION DATE: June 1995

ISSN: 0018-280X

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

...ABSTRACT: actual import prices for a new disaggregate data set covering 29 import products. Third, we check for possible aggregation bias in the aggregate import demand function by computing a value-weighted aggregate elasticity adjusted...

17/3,K/38 (Item 4 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2006 American Economic Association. All rts. reserv.

353104

REVIEW OF: The great Canadian disinflation: The economics and politics of monetary policy in Canada, 1988-93

REVIEWER(S): Gavin, William T.

REVIEWER(S) AFFILIATION: Federal Reserve Bank of St. Louis

JOURNAL NAME: Journal of Economic Literature,

JOURNAL VOLUME & ISSUE: 33 2,

PAGES: 843-844

PUBLICATION DATE: June 1995

ISSN: 0022-0515

DOCUMENT TYPE: Book Review

BOOK(S) REVIEWED:

Laidler, David E. W.; Robson, William B. P.. The great Canadian disinflation: The economics and politics of monetary policy in Canada, 1988-93. Policy Study, no. 19. Toronto: C. D. Howe Institute; distributed by Renouf, Ottawa, 1993. (ISBN: 0-88806-331-8)

TEXT:

... success of the disinflation policy was evident. The authors present quotes showing that the central bank emphasized the use of monetary aggregates as instruments and indicators of policy. The authors imply that this change may have been responsible for...

17/3,K/39 (Item 1 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

03189314

Appendices: Sources of information

Main Title: Country Profile Italy 2000/2001
COUNTRY: ITALY
JOURNAL: Country Profiles - June 28, 2000
WORD COUNT: 589

...with an exhaustive statistical appendix

Supplementi al Bollettino Statistico (monthly or quarterly), statistical updates on banking, financial markets, monetary base, public finance, balance of payments, money and credit aggregates and financial accounts.

The main government reports dealing with the Italian economy include the following...

17/3,K/40 (Item 2 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

3028308

1.2 Monetary policy.

Main Title: Financing Operations India July, 1998
COUNTRY: INDIA
JOURNAL: Financing Foreign Operations - July 19, 1998
WORD COUNT: 710

The growth target for the M-3 monetary aggregate (defined as bank - notes and coins in circulation, demand deposits and time deposits with banks, and other deposits with the RBI) for the fiscal year ending March 1st 1998 was...

17/3,K/41 (Item 3 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

2618835

4.2 Monetary policy.

Main Title: Belgium-Financing Foreign Operations 980209
COUNTRY: Belgium
JOURNAL: Financing Foreign Operations - February 9, 1998
WORD COUNT: 479

...via open-market operations to expand or contract the money supply.

The M-1 monetary aggregate comprises bank - notes, coins, and cash deposits in Belgian francs of the central bank and resident credit establishments. M-1 rose by 9.3% in the year to June...

17/3,K/42 (Item 4 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

2612863

Economic policy: Gov't pays high cost to roll over domestic debt --

Main Title: Brazil-Country Reports 980211

COUNTRY: Brazil

JOURNAL: Country Reports - February 11, 1998

WORD COUNT: 365

...between 2.5% and 3.5% of GDP. A higher primary surplus will help to **check aggregate** demand and improve the current-account deficit of the balance of payments.

17/3,K/43 (Item 5 from file: 627)

DIALOG(R)File 627:EIU: Country Analysis

(c) 2006 Economist Intelligence Unit. All rts. reserv.

2589013

6.10 Local practices.

Main Title: Taiwan-Financing Foreign Operations 971101

COUNTRY: Taiwan

JOURNAL: Financing Foreign Operations - November 1, 1997

WORD COUNT: 564

...seems to be continuing this year, helped by signs of an economic recovery, with the **aggregate** amount of bounced **cheques** in the first eight months at only NT\$112.6 billion.

17/3,K/44 (Item 6 from file: 627)

DIALOG(R)File 627:EIU: Country Analysis

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2489564

Economic policy: Targeting money supply won't curb inflation--

Main Title: Slovenia-Country Reports 970218

COUNTRY: Slovenia

JOURNAL: Country Reports - February 18, 1997

WORD COUNT: 890

FEATURES: TABLE

The **Bank** of Slovenia (the central **bank**) uses control over money **aggregates** as its primary **instrument** of monetary policy. Although the inflation rate fell to single digits in 1996 and money...

17/3,K/45 (Item 7 from file: 627)

DIALOG(R)File 627:EIU: Country Analysis

(c) 2006 Economist Intelligence Unit. All rts. reserv.

2488661

4.0 Monetary system--4.2 Monetary policy.

Main Title: Czech Republic-Financing Foreign Operations 970201

COUNTRY: Czech Republic

JOURNAL: Financing Foreign Operations - February 1, 1997

WORD COUNT: 213

...remain high.

One of the main indicators of inflationary pressure is the M-2 monetary **aggregate** (which comprises **bank notes** and coins, demand deposits, time and savings deposits, and foreign currency deposits). Though the growth...

17/3,K/46 (Item 8 from file: 627)

DIALOG(R)File 627:EIU: Country Analysis

(c) 2006 Economist Intelligence Unit. All rts. reserv.

02047906

ECONOMIC POLICY

Main Title: Egypt-Country Reports 920921
COUNTRY: Egypt
JOURNAL: Country Reports - September 21, 1992
WORD COUNT: 3385
FEATURES: TABLE

...8 per cent ratio of its recognised capital (comprising shareholders' equity, reserves and various debt instruments) to its aggregate risk-weighted credit exposure. Local banks have a four year deadline to increase their paid up capital to LE50 mn, compared...

17/3,K/47 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00393488 66025086 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Growth, changes and concerns breath through a once-guarded industry
Buck, Amy
Bank News, v100, n12, p20-24, Dec 2000 DOCUMENT TYPE: Periodical; Feature
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3,087

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... continue.
Nine in 10 online consumers say they would be "less likely" to use web aggregation and bill payment services provided by third-party Internet companies if these companies "were not required to comply..."

17/3,K/48 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00391576 63471298 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Are you e-ready?
Reymann, Paul
Independent Banker, v50, n11, p42-48, Nov 2000 DOCUMENT TYPE: Periodical;
Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,411

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... "plug-in" services. For instance, they can become a portal of services for:
Digital certification;
Bill payment and presentment ;
Check imaging;
Account aggregation ;
Insurance;
Financial planning and investing;
Online real-time loan applications; and
E-commerce.
Certainly, there...

17/3,K/49 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00391530 63323787 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Electronic billing: The missing link
Lamb, Ellen Clair
Community Banker, v9, n11, p16-20, Nov 2000 DOCUMENT TYPE: Periodical;
Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,971

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... privacy, but most customers aren't used to providing this information to anyone but their banker, lawyer or accountant.
The second problem is that the bill payment aggregators still use a lot of paper and traditional "snail mail," since, while aggregators

such as...

...electronic bill presentment, many billers are not yet publishing bills online.

PayMyBills.com, a major bill payment aggregator that just merged with Paytrust, is a typical example. If customers want PayMyBills.com to...

17/3,K/50 (Item 4 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00391066 62910790 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Aggregation aggravation
Leuchter, Miriam
USBanker, v110, n10, p28-32+, Oct 2000 DOCUMENT TYPE: Periodical; Feature
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,866

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... that's not likely to come for at least a year. If you include among aggregators electronic bill payment and presentment companies, like Lawrenceville, NJ-based Paytrust, the ability to move funds around is...

17/3,K/51 (Item 5 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00389016 60159290
OPEN FOR COMMENT
Anonymous
American Banker, p14, Sep 14, 2000 DOCUMENT TYPE: Newspaper article; News
LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: proposal would offer guidelines for automatically recurring debits to customer accounts, telephone-initiated funds transfers, electronic check conversions, aggregation services, and other issues. Published June 29. Comments were due Aug. 31.

17/3,K/52 (Item 6 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00386416 56530771 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Technology and fear in banking: Is it worth all the aggregation?
Bernstel, Janet Bigham
Bank Marketing, v32, n6, p30-33, Jun 2000 DOCUMENT TYPE: Periodical;
Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,346

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... way to increase the stickiness of your site and increase the frequency of . . . visits," Dunn notes .
By moving account aggregation in-house, the bank retains control over the log on and the customer's experience. That's vital for...

17/3,K/53 (Item 7 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00383140 52836312 (USE FORMAT 7 OR 9 FOR FULLTEXT)
First Tennessee enters second Internet phase
Nelson, Kristi
Bank Systems & Technology, v37, n5, p38, May 2000 DOCUMENT TYPE: Periodical; News
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 332

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Tennessee Online Financial Services, the solution - due to go

Ginger R. DeMille

online this month - will allow the bank to construct an e-banking site offering bill payment, online applications, aggregated content, target marketing and services for business customers.
The strategy is key for First Tennessee...

17/3,K/54 (Item 8 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00382904 52765406 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Federal reserve issues ACH, bank services fee schedules for 2000; reduces ACH fees, increases check fees
Anonymous
Payments System Report, v15, n1, p2,13+, Feb/Mar 2000 DOCUMENT TYPE: Periodical; News LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,229

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... and per-item fees. Including the fee changes in 2000, the price index for the check service has increased approximately 14 percent since 1996. Aggregate check service fee increases in 2000 are expected to cost depository institution customers approximately \$50 million...

17/3,K/55 (Item 9 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00381914 51683775 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Common Iowa bank compliance violations
Anonymous
Disclosure, v17, n3, p6-8, Mar 2000 DOCUMENT TYPE: Periodical; News
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,459

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... of Regulation CC generally requires that the lesser of \$100 or the customer's daily aggregate deposits of checks not subject to the next-day availability rules be made available on the next business...

17/3,K/56 (Item 10 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00378725 48280848 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A sign of the times: President signs historic banking bill
Meltzer, Tara L
Banking Policy Report, v18, n23, p1,12+, Dec 1, 1999 DOCUMENT TYPE: Periodical; News LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,918

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Finance Board. In addition, Federal thrifts now have voluntary membership in the FHLBS and REFCORP payments are reallocated among the 12 Federal Home Loan banks. The measure eliminates the Qualified Thrift Lender test when borrowing from the FHLBS, reducing the...

17/3,K/57 (Item 11 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00366856 (USE FORMAT 7 OR 9 FOR FULLTEXT)
From the other side
Anonymous
Credit Union Management, v22, n7, p24, Jul 1999 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00516

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 000 licensed check cashers in 35 states nationwide, and which do \$55 billion of the aggregate face value of checks cashed each year.
"It's an industry in evolution as we move toward ecommerce," Edson...

17/3,K/58 (Item 12 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00363859 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dollar Bank consolidates web bills
Anonymous
Bank Advertising News, v23, n19, p3, May 31, 1999 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 00387

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... The system, called Electronic Banking Systems, will act as an interface to TransPoint's Internet Bill Delivery and Payment solution, which aggregates bills from vendors and presents them to customers via the Internet. Until now, TransPoint- a joint...

17/3,K/59 (Item 13 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00360034 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Exploring new opportunities for commercial lenders in the telecommunications services industry
Gerlach, Charles L; Wendel, Karen
Commercial Lending Review, v14, n2, p7-15, Spring 1999 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 04857

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... pooling and netting of financial flows among customers within a group or community, positioning the bank as an aggregator for bills and payments, or even creating a private electronic currency that can be used within the player's...

17/3,K/60 (Item 14 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00347627 (USE FORMAT 7 OR 9 FOR FULLTEXT)
15 recent cases that affect the landscape for commercial lenders
weissman, Michael L
Commercial Lending Review, v13, n4, p37-45, Fall 1998 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 05314

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... State Street notified Wetherill of the change.
From December 1986 through January 1989, Leitner wrote checks aggregating as much as \$300,000, which he cashed at State Street after fraudulently endorsing Wetherill...

17/3,K/61 (Item 15 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00334005 (USE FORMAT 7 OR 9 FOR FULLTEXT)
It's good to shop
Penrose, Paul
Banking Technology, v15, n2, p52, Mar 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00847

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... of money, from a few pence to a few pounds,' says Norman Bishop, product manager, internet payments , BT. 'We will aggregate those payments and periodically, at roughly monthly intervals or when spending hits a pre-set limit, say...

17/3,K/62 (Item 16 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00328229 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The check is in the e-mail
O Sullivan, Orla
ABA Banking Journal, v90, n1, p52-55, Jan 1998 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02651

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Every payment must be associated with a given customer file. Consequently, what typically happens with "electronic" payment is that checks aggregating sometimes hundreds of individual PC-based payments get sent to billers along with lists enumerating...

17/3,K/63 (Item 17 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00327181 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The "loan shark" is alive and well
Harr, Lucy
Credit Union Magazine, v64, n1, p19A-21A, Jan 1998 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01193

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... banker."
Check-cashing outlets (CCOs) have 5,400 neighborhood locations that cash about 150 million checks annually with an aggregate face value of more than \$45 billion, according to the National Check Casher Association. A...

17/3,K/64 (Item 18 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00282107 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Strategies for success
Berry, David S; McDermott, James J Jr
Bank Management, v72, n1, p14-21, Jan/Feb 1996 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02893

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... not have priced their product appropriately for the changed risk. On a macro level, we note that aggregate credit costs for the nation's 50 largest banking companies - which hold more than twothirds of the commercial banking industry's assets - were higher...

17/3,K/65 (Item 19 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00268700 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Memory loss
Lane, David
Banker, v145, n833, p37, Jul 1995 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00674

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Hopefully, bankers will not forget recent lessons. As Fazio noted, the aggregate operating result of the Italian banking system slid to 1.1% of managed funds last year from 1.6% in 1993...

17/3,K/66 (Item 20 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00244287 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Statements to the Congress: Susan M. Phillips

Phillips, Susan M

Federal Reserve Bulletin, v80, n8, p719-723, Aug 1994 DOCUMENT TYPE:

Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02934

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... services include noninterest checking accounts, negotiable orders of withdrawal (NOW) accounts, which are basically checking accounts that pay interest, savings accounts, money orders or cashiers checks (which are aggregated because they are substitutes for each other), and automated teller machine (ATM) services. Because of...

17/3,K/67 (Item 21 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00114449

Thrift losses are estimated at \$6 billion

McTague, Jim

American Banker, p1,14-15, Mar 11, 1988 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: many institutions' took large fourth quarter losses for tax reasons. Officials at district Home Loan Banks also note that aggregate thrift figures are skewed downwards because of big losses at a few thrifts. For example...

17/3,K/68 (Item 1 from file: 626)

DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0150399

BA Securities Helps Bank-Qualified Education Issuers Cut Costs

The Bond Buyer - February 28, 1994; Pg. 4; Vol. 307, No. 29349

Word Count: 520

BYLINE:

Dennis Walters

TEXT:

...s promotional material.

By some estimates, there are roughly 400 California school districts fitting the bank-qualified definition that issue around \$900 million of notes annually on an aggregate basis.

"It's quite a large group of issuers" that fit in the category, observed...

17/3,K/69 (Item 2 from file: 626)

DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0076892

OFFICIAL NOTICE OF TAX AND REVENUE ANTICIPATION NOTE SALE \$600,000,000

State of Texas Tax and Revenue Anticipation Notes Series 1986 TIME AND

Ginger R. DeMille

PLACE OF SALE

The Bond Buyer - November 11, 1986; Pg. 8(816); Vol. 278, No. 27509
Word Count: 1,753

TEXT:

...of its bid.

If any bidder is awarded Notes in an amount less than the **aggregate** principal amount of **Notes** bid, such bidder will be allowed to exchange its bid **deposit** check for a similar check in the appropriate bid deposit amount.

LEGAL OPINION

> The Attorney General...

17/3,K/70 (Item 3 from file: 626)

DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0027815

Treasury Prices Keep Falling As Dealers Gear for Refunding

The Bond Buyer - September 15, 1983, Thursday; Pg. 4
Word Count: 610

BYLINE:

By John J. Duffy

TEXT:

... post a huge increase this Friday, largely because of an early disbursement of Social Security **checks**. Although the narrow **aggregate** can grow by roughly \$5.8 billion and still remain within target, traders said such...
?

? t20/3,k/all

20/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0143109

*** Clearing House May Do Electronic Settlement**
American Banker - February 9, 1994; Pg. 13; Vol. 159, No. 27
WORD COUNT: 525

BYLINE:
By BARTON CROCKETT

TEXT:
A national **check -clearing group** is eyeing **electronic check settlement** in a move that could boost a nascent technology with cost-cutting promise for...

...electronic check
presentment.
Cooperation Possible
PSN officials said that some day the firm may offer **netting services** for **electronic check presentment**, perhaps working with Chexs, or other organizations.
But Mr. Ercole said that the National...

20/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0142270

*** FEE-BASED SERVICES: Consortium Aims to Jump-Start Electronic Clearing**
American Banker - January 13, 1994; Pg. 19; Vol. 159, No. 9
WORD COUNT: 631

BYLINE:
By BARTON CROCKETT,

TEXT:
...the relative newness of
electronic check presentment.
The 58 bank members of a standards-setting **group**, the **Electronic Check Clearing House Organization**, or Eccho, are the avant-garde of electronic check presentment, but only...

...bounced checks to
corporations, Ms. Hicks said.
PSN would also like to offer a national **check settlement and netting service**, much like regional check-clearing houses do within given areas.
To provide such a...

20/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0085905

Bank Stationer Merges Its Three Companies
American Banker - December 29, 1987; Pg. 12; Vol. 152, No. 253
WORD COUNT: 254

BYLINE:
By JEFFREY KUTLER

TEXT:
The McCorquodale **Check Printing Group**, one of the largest bank stationers in the United States, has merged its three companies...

...U.S. merger combines Falconer Security Printers, Towson, Md.;

Ginger R. DeMille

Kentucky Lithographing Co., Louisville; and Korb Check Printers, Cincinnati.

"By pooling our resources, we provide the financial community with a state-of-the-art company that...

...the unique needs of a deregulated financial industry," said Edcq Alf, chairman of the McCorquodale Check Printing Group and now of Norpax. "It will ultimately help our customers improve their earnings and be...

...COMPANY NAMES (DIALOG GENERATED): Inc ; Falconer Security Printers ; John H Harland Co ; Kentucky Lithographing Co ; Korb Check Printers ; McCorquodale Check Printing Group ; McCorquodale Holdings ; Norpax Security Printers

20/3,K/4 (Item 1 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

3273730
12.0 Cash management -- 12.1 Technological innovation.

Main Title: Country Finance Thailand February 2001
COUNTRY: THAILAND
JOURNAL: Financing Foreign Operations - February 28, 2001
WORD COUNT: 1405

...key players. With the exception of the GSB, which sells money orders to particular market segments , all rely upon cheques .

Electronic banking has been available for a number of years through an automated teller machine...

...specific payment services, including the provision of a switching network, clearing and settlement for ATM pooling banks, cheque -clearing services, and credit-card information services such as the suspension of stolen cards.

Cheque...

20/3,K/5 (Item 2 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

3041916
9.0 Cash management -- 9.1 Technological innovation.

Main Title: Financing Operations Thailand February, 1999
COUNTRY: THAILAND
JOURNAL: Financing Foreign Operations - February 28, 1999
WORD COUNT: 1556

...key players. With the exception of the GSB, which sells money orders to particular market segments , all rely upon cheques . The BOT is the main provider of clearing and settlement services for commercial banks. However ...

...specific payment services, including the provision of a switching network, clearing and settlement for ATM pooling banks, cheque -clearing services, and credit-card information services such as the suspension of stolen cards.

The...

20/3,K/6 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00364686 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Money and debt in the structure of payments

Green, Edward J

Federal Reserve Bank of Minneapolis Quarterly Review, v23, n2, p13-29,

Spring 1999 DOCUMENT TYPE: Journal Article LANGUAGE: English

RECORD TYPE: Abstract Fulltext

WORD COUNT: 05224

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... concerns payment arrangements based on intermediated debt that is settled using money. Such arrangements include checks, wiretransfer systems with netting arrangements, credit cards, and the like. The two features emphasized here lie at the root...of Financial Snjdies I (Fall): 229 63.

Angell Rep)t. 1989. Report on netting schemes. Group of Experts on Payment Systems of the Central Banks of the GR)UP of Ten Countries, Committee on Payment...

20/3,K/7 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2006 ProQuest Info&Learning. All rts. reserv.

00272014 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New Equifax division pools check and card services

Anonymous

Checks & Checking, v6, n9, p3, Sep 1995 DOCUMENT TYPE: Newsletter Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00466

(USE FORMAT 7 OR 9 FOR FULLTEXT)

New Equifax division pools check and card services

... Kennedy.

The combination also will produce scale economies. Currently, notes Kennedy, the Equifax card and check services groups operate independently, each with its own sales staff and support operations. "By putting the two...
?

? t27/3,k/all

27/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0253430

Banks Ride P-to-P Wave, Aiming for Dominance: Bank One, Citi, FleetBoston, and Wells stress they provide better Internet person-to person payment security

American Banker - December 4, 2000; Pg. 11A; Vol. 165, No. 231
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,441

BYLINE:
BY JULIE MONAHAN

TEXT:
...to-P software on portable
digital assistants and other wireless devices. For example, two people
splitting
a check could each wire their share to the restaurant.
None of these hypothetical uses impress GartnerGroup...

27/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0252036

*** Fidelity Makes Lobbies into High-Tech Outposts**

American Banker - October 4, 2000; Pg. 1; Vol. 165, No. 191
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,222

BYLINE:
BY DEBORAH BACH

TEXT:
...broadcast business news, Mr.
Laskowski stopped first at the automatic check deposit machine that can
allocate checks into numerous accounts instantaneously.
Nearby is a "discovery kiosk," with stations where customers can touch
...

27/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0246848

Mellon Rolls Out Advisory Service for Defined Plans

American Banker - March 23, 2000; Pg. 10; Vol. 165, No. 57
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 167

TEXT:
...one-on-one advice, said Phil
Mercurio, the unit's president. Ayco will balance asset- allocation
schemes
quarterly and check with plan participants at least annually to make sure
that no changes are needed, he...

27/3,K/4 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0226775

*** Retail Banks Look for Upside of Coming Slowdown**

American Banker - October 26, 1998; Pg. 1; Vol. 163, No. 205
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 782

BYLINE:
By LIZ MOYER

TEXT:
... president and chief economist for the card association. "It is eating into traditional cash and check markets."
Wiser allocation of marketing budgets will also make a difference, observers said.
"Retail businesses have been an...

27/3,K/5 (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0217297
Comment: Fed Is Only Logical Payment System Leader
American Banker - May 8, 1998; Pg. 14; Vol. 163, No. 87
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,447

BYLINE:
By Richard J. Poje, Treasury Strategies Inc.

TEXT:
...One might argue on this basis that surrendering leadership to the Fed, or abandoning large segments of the check market while concentrating on higher-margin objectives like sweeps, is not only logical but also...

27/3,K/6 (Item 6 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0212038
* Trend: Grab Bags of Goodies To Attract Aging Boomers
American Banker - February 2, 1998; Pg. 4; Vol. 163, No. 21
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 406

BYLINE:
By LIZ MOYER

TEXT:
...programs,
encourages the use of electronic banking channels, including automatic funds transfer for Social Security checks.
"Customers in this segment are looking for convenience-oriented products, contrary to popular opinion that older people won't...

27/3,K/7 (Item 7 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0204852
* Fed-Nacha Dispute May Stall Promotion of Direct Deposit
American Banker - September 10, 1997; Pg. 1; Vol. 162, No. 174
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 933

BYLINE:
By STEVEN MARJANOVIC

TEXT:
...The central bank and the private sector have long shared a desire to reduce paper check volumes. But a split on how to do it could hold the ACH network back from capitalizing on emerging...

27/3,K/8 (Item 8 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0192778

* N.Y. Lags in Direct Deposit; Banks, City Trade Blame
American Banker - January 6, 1997; Pg. 17; Vol. 162, No. 3
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 490

BYLINE:
By STEVEN MARJANOVIC

TEXT:
...direct deposit to an employer are "debatable,"
because as long as an employer still writes checks for a segment of the
work force, cost savings from electronic payment programs are "negligible."
"There is a...

27/3,K/9 (Item 9 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0160057

Card Briefs: SDM Announces Software Upgrade
American Banker - July 17, 1995; Pg. 13; Vol. 160, No. 135
WORD COUNT: 47

TEXT:
...of automated teller machines.
The software will support any of the following features: coin
dispensing, check cashing, check deposit/ split deposit, endorsement
printing, and courtesy amount verification.

27/3,K/10 (Item 10 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0158039

MAC Installs an ATM from AT&T That Cashes Checks to the Penny
American Banker - May 15, 1995; Pg. 23; Vol. 160, No. 92
WORD COUNT: 316

BYLINE:
By ROBERT JENNINGS

TEXT:
...the
network's services, MAC Check and MAC Info.
MAC Check allows customers to cash checks and make split deposits,
while
MAC Info enables customers to access account statements, place stop
payments on checks...

...the check before storing it in the ATM safe.
This process can handle full and split check deposits.
"Imaging makes this a much more user-friendly version for customers that
are depositing...

27/3,K/11 (Item 11 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0157048

Travelers-Check Players Taking Different Roads
American Banker - April 13, 1995; Pg. 14; Vol. 160, No. 71
WORD COUNT: 1,076

BYLINE:
By BETH PISKORA

TEXT:
...safety, and security of a card," Mr. Pascarella said, "with the ease of a travelers check for segmentation."
But American Express' Mr. Lehmann remains dubious. He says the Visa TravelMoney card is fatally...

27/3,K/12 (Item 12 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0154652
Profits Flat at Big Check Printers Harland and Deluxe
American Banker - February 1, 1995; Pg. 17; Vol. 160, No. 21
WORD COUNT: 502

BYLINE:
By BRIAN TRACEY

TEXT:
...and it reflects overall market maturity, continued pricing pressures, and growth from the direct-mail check segment within the industry."
Mr. McDonald said that last year both Harland and Deluxe consolidated their...

27/3,K/13 (Item 13 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0149338
Technology Is Community Banks' Slingshot Against the Giants
American Banker - August 15, 1994; Pg. 14A; Vol. 159, No. 155
WORD COUNT: 1,607

BYLINE:
Wortmann

TEXT:
...expand with updated hardware and software that offer customers the ability to retrieve statements, cash checks, split deposits, and update changes in address. Electronic services such as ATMs will continue to build...

27/3,K/14 (Item 14 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0139702
THE BACK OFFICE: CHECK PROCESSING - Feisty Frost Moves to Build Regional Correspondent Business
American Banker - October 25, 1993; Pg. 3A; Vol. 158, No. 204
WORD COUNT: 965

BYLINE:
BY BRIAN HELLAUER

TEXT:
...grown from a monthly average of 1.2 million to 3 million. Pricing for the check processing services is tiered based on the level of service provided and the overall extent of the correspondent relationship ...

27/3,K/15 (Item 15 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0136758

*** B of A Taking On Clients' Back-Office Work**
American Banker - July 27, 1993; Pg. 3; Vol. 158, No. 142
WORD COUNT: 643

BYLINE:
By JEANNE IIDA

TEXT:
...the tests involves allowing a customer to send a payable file, which the bank would split into checks , automated clearing house items, and funds transfers. The company would define the conditions under which...

27/3,K/16 (Item 16 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0126464

*** Riggs Win in Check Case Raises Banks' Hopes**
American Banker - June 4, 1992; Pg. 3; Vol. 157, No. 107
WORD COUNT: 533

BYLINE:
By JEANNE IIDA

TEXT:
...adopted a revision to the Uniform Commercial Code drawn up last summer that attempts to allocate responsibility for check fraud between the customer and the bank.
The revisions state that a customer could share...

27/3,K/17 (Item 17 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0118246

*** Tiered Prices Approved For Fed Clearing Banks**
American Banker - May 10, 1991; Pg. 3; Vol. 156, No. 90
WORD COUNT: 456

BYLINE:
By KAREN GULLO

TEXT:
...that tiered pricing enables Fed banks to more closely match prices to the costs of check collection.
Tiered pricing is currently offered in nine Fed offices. The variable pricing structure was implemented in...

27/3,K/18 (Item 18 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0117513

*** Electronic Clearing House Grows: Alternative to Fed System Attracting More Big Banks**
American Banker - April 10, 1991; Pg. 3; Vol. 156, No. 68
WORD COUNT: 711

BYLINE:
By KAREN GULLO

Ginger R. DeMille

TEXT:

...Fed Experiments

The Fed has experimented with electronic presentment in several cities, and has proposed tiered pricing of its check settlement services

to be more competitive.

The Fed views private sector efforts such as Eccho...

27/3,K/19 (Item 19 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0116816

* A Little Forethought Cuts High-Flying Travel Costs

American Banker - March 11, 1991; Pg. 4; Vol. 156, No. 47

WORD COUNT: 830

BYLINE:

Paul S. Nadler

TEXT:

...called the "hidden city" fare, and it works just as long as you don't check baggage and the segment thrown away is at the end of the flight and not the beginning. (If it...

27/3,K/20 (Item 20 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0114317

* In 1992, the Fed Will End Discounted Seasonal Loans

American Banker - November 8, 1990; Pg. 2; Vol. 155, No. 216

WORD COUNT: 557

BYLINE:

By LINDA CORMAN and ROBERT TRIGAUX

TEXT:

...out for comment a proposal to make it easier for Federal Reserve districts to offer tiered pricing for check collection. The Fed said such pricing variations would more accurately reflect the costs Fed banks incur in providing check collection services.

In tiered pricing, different fees are assessed depending on whether a check is deposited at endpoints whose...

27/3,K/21 (Item 21 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0114205

The Week Ahead

American Banker - November 5, 1990; Pg. 8; Vol. 155, No. 216

WORD COUNT: 276

TEXT:

...board will also consider whether to publish proposed modifications of the board's guidelines for tiered pricing of check collection services. (202) 452-3204.

THURSDAY, NOVEMBER 8

The National Association of Realtors begins its...

27/3,K/22 (Item 22 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0113117

Guest Comment: A View from the Top on Industry's Past and Future

Ginger R. DeMille

American Banker - September 17, 1990; Pg. 19A; Vol. 155, No. 181
WORD COUNT: 1,323

BYLINE:

By CHARLES T. RUSSELL, Special to the American Banker

TEXT:

...convenient to use than other forms of payment.

The industry should view the cash and check segments of the consumer payments market as a single entity. But we should divide it into...

27/3,K/23 (Item 23 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0110914

Fed Turning A Blind Eye To Check Fraud

American Banker - June 22, 1990; Pg. 5; Vol. 155, No. 122
WORD COUNT: 324

BYLINE:

Barbara E. Hurst

TEXT:

...contribute to these losses - the opening of bad accounts by con artists using false identification, split deposits of worthless checks, forgeries (either by the maker or the endorser of an item), flimflams, alterations, counterfeit items...

27/3,K/24 (Item 24 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0089668

Outsider Can Point Out Banking Follies with Ease

American Banker - June 27, 1988; Pg. 4; Vol. 153, No. 124
WORD COUNT: 1,419

BYLINE:

By DR. PAUL S. NADLER

TEXT:

...float and risk involved, the procedure takes a teller two minutes to complete with a split check, while it takes only 45 seconds if the entire check is deposited and the normal...

27/3,K/25 (Item 25 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0089030

TECHNOLOGY TOPICS

American Banker - May 25, 1988; Pg. 8; Vol. 153, No. 102
WORD COUNT: 541

TEXT:

...functions as check cashing with five denominations of bills, four denominations of coins, interim statements, split deposits, and travelers checks.
"The MICR reader gives the customer the opportunity to make a check deposit without using...

27/3,K/26 (Item 26 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0088948

IBM Gamble Pays Off On Coin-Dispensing ATM: When the Personal Banking Machine was rolled out, it created more of a stir with analysts than with bankers.

American Banker - May 23, 1988; Pg. 29; Vol. 153, No. 100
WORD COUNT: 1,202

BYLINE:

By Thomas P. Fitch

TEXT:

...to

withdrawals at a bank teller is almost a fifty-fifty split: 46% deposits and split deposits, 37% check cashing.

IBM also claims that branch automation has done little so far to unclog branch...

27/3,K/27 (Item 27 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0086388

Angell Blames Banks for Check-Hold Laws

American Banker - January 21, 1988; Pg. 2; Vol. 153, No. 14
WORD COUNT: 676

BYLINE:

By YVETTE D. KANTROW

TEXT:

...two years ago," he continued.

While consumer groups did lobby Congress to push through these check hold laws, all segments of the legislation may not work to their advantage, Mr. Angell pointed out.

Oliver Ireland...

27/3,K/28 (Item 28 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0077051

Fed Sets Global Policy on Exams

Regulatory Compliance Watch - March 21, 1994; Pg. 3; Vol. 4, No. 11
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 899

BYLINE:

Miles Maguire

TEXT:

...in internal profit reports.

2. Assess the institutions methodology for attributing income to its sources. Check whether the allocation methodology makes sufficient deductions or holdbacks from the business line to account for the efforts...

27/3,K/29 (Item 29 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0075451

Fed Exam Procedures: Financial Performance of Trading

CFO Alert - March 14, 1994; Pg. 6; Vol. 4, No. 10
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 422

TEXT:

...in internal profit reports.

2. Assess the institutions methodology for attributing

income to its sources. **Check** whether the **allocation** methodology makes sufficient deductions or holdbacks from the business line to account for the efforts...

27/3,K/30 (Item 30 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0059585
House Banking Panel Amends Provisions of Check-Hold Bill
American Banker - February 26, 1987; Pg. 2; Vol. 152, No. 39
WORD COUNT: 479

BYLINE:
By JAY ROSENSTEIN, Washington Bureau

TEXT:
...on Wednesday, the subcommittee agreed to Mr. Carper's amendment to set up a three- tiered approach to defining **checks** and check-hold periods.
Under the Carper plan, after a three-year phase-in, a...

27/3,K/31 (Item 31 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0057269
Fed Seeks Public Comment on Mortgage Plan
American Banker - November 13, 1986; Pg. 3; Vol. 151, No. 224
WORD COUNT: 566

BYLINE:
By JAY ROSENSTEIN Washington Bureau

TEXT:
...authority for the district reserve banks in Minneapolis and Kansas City to use a two- tiered fee schedule for **check** collection services, something permitted there on a pilot basis since 1984. The Fed also agreed...

27/3,K/32 (Item 32 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0056187
BANK POWERS
American Banker - October 6, 1986; Pg. 9; Vol. 151, No. 195
WORD COUNT: 1,481

TEXT:
...a \$1.24 million penalty. The case involves a situation in which a convicted bookmaker **split** transactions into several **checks**, each for less than the \$10,000 legal reporting threshold.
Although bank employees and the...

27/3,K/33 (Item 33 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0054063
The following is a selected index of the top stories that appeared in the **American Banker** last week, arranged by subject. The date on which the article appeared precedes each item.: **Commentary**
American Banker - July 21, 1986; Pg. 16; Vol. 151, No. 141
WORD COUNT: 1,821

TEXT:

Ginger R. DeMille

...reduced discount rate Friday. p. 8
7/14 The Federal Reserve Board moved to adopt tiered pricing for
check
clearing. p. 1
7/14 The Federal Reserve Board voted to permit bank holding companies
...8
Payments System/Electronic Funds Transfer
7/14 The Federal Reserve Board moved to adopt tiered pricing for
check
clearing. p. 8
Securities
7/14 U.S. lenders are trying to collect hefty fees...

27/3,K/34 (Item 34 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0053867
Fed Proposes Tiered Pricing For Check Clearing in 2 Areas
American Banker - July 14, 1986; Pg. 8; Vol. 151, No. 136
WORD COUNT: 610

BYLINE:
By TOM FERRIS

Fed Proposes Tiered Pricing For Check Clearing in 2 Areas

27/3,K/35 (Item 35 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0051445
**Industry Officials Discuss Proposal to Form National Association for Check
Clearing Houses**
American Banker - April 25, 1986; Pg. 3; Vol. 151, No. 82
WORD COUNT: 855

BYLINE:
By TOM FERRIS

TEXT:
...from
paying presentment fees and the propriety of the methodology used by the
agency in allocating its check -collection expenses, which directly
affects the
prices it charges. Once a consensus on such issues...

27/3,K/36 (Item 36 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0043848
Idaho Bank Contributing Portion Of New Loan Earnings to Schools
American Banker - October 8, 1985, Tuesday; Pg. 6
WORD COUNT: 746

BYLINE:
Don Munro

TEXT:
... He takes that attention as an assurance of the bank's promise that the
first check will be split up between the county's seven school
districts regardless of size. "The second check will...

27/3,K/37 (Item 37 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0032628

4 Environment of Citibank's Fee Hike: Move Said to Reflect Both Issue of Pricing and the Sonsumer's Needs

American Banker - October 12, 1984, Friday; Pg. 1

WORD COUNT: 1,232

BYLINE:

Robert M. Garsson

TEXT:

... said, a bank must decide how much of a branch's maintenance cost should be allocated to check processing.

He also said that the threat of lifeline banking was not considered in the...

27/3,K/38 (Item 38 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0017094

Fed Should Eliminate Its Unique Price Advantage and Be Ordered to Present Operational Roadmap tp Congress

American Banker - May 23, 1983, Monday; Pg. 50

WORD COUNT: 1,239

BYLINE:

By JAMES M. MCCORMICK And WILLIAM B. HEWITT; It is disruptive for the Federal Reserve to change the rules of the game in the payments system and at the same time delay full pricing for its services, argue Messrs. McCormick and Hewitt, who are president and executive vice president, respectively, of First Manhattan Consulting Group Inc. The firm provides strategy and technology consulting to financial institutions.

TEXT:

... one day in many situations. This amounts to targeting their services to the high value check segment of the market.

Due to the commodity nature of this business, customers evaluating competing services...

27/3,K/39 (Item 39 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0015125

Key Issues for Achieving Stability in Check-Clearing System

American Banker - March 16, 1983, Wednesday; Pg. 4

WORD COUNT: 3,231

TEXT:

...doing so, suggest some solutions.

After providing background on the subject, the article describes three check-clearing market segments (class I, class II, and class III banks) and provides an analysis of the impact...

...Vary

The near-term effect of these seven revisions varies significantly by the various market segments for check-clearing services. The following definition of the major market segments was developed by our firm...

... while the impact of the new Federal Reserve offering will be felt heavily across all check-clearing market segments, its short-term effects on class III banks are expected to be particularly dramatic.

Broadly...

27/3,K/40 (Item 40 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0014405

American Banker - February 16, 1983, Wednesday; Pg. 4
WORD COUNT: 691

BYLINE:

Joseph E. Jones, Vice President, Conference of State Bank Supervisors,
Washington, D.C.

TEXT:

... Yet we recognize the wisdom of safety and soundness, freedom from
conflicts of interest in allocating resources, and checks on undue
concentrations of power. Each proposal should be weighed against a sound
set of...

27/3,K/41 (Item 41 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0013362

Check Standards Lack Paper Guide

American Banker - January 5, 1983, Wednesday; Pg. 8
WORD COUNT: 430

TEXT:

...checks use paper that is difficult to process by machine.
"Sometimes the layers of the checks start to split apart," he said.
"You can see the back of the check peeling off."
Other paper...

27/3,K/42 (Item 42 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0011274

More Arrests Expected in NY Forgery Scheme

American Banker - October 22, 1982, Friday; Pg. 3
WORD COUNT: 577

BYLINE:

By GORDON MATTHEWS

TEXT:

... known, but police feel he rarely ever entered a bank himself. Proceeds
of the forged checks may have been split in thirds between Mr. Johnson,
the check cashing accomplice, and a bank accomplice.
The checks...

27/3,K/43 (Item 43 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0008836

Amexco Starts Cable TV Show

American Banker - August 5, 1982, Thursday; Pg. 11
WORD COUNT: 399

TEXT:

... market segments of shareholders, customers, vendors and establishments
honoring American Express charge cards and travelers checks.
The first segment of the program will be "The Quiet Revolution." It
airs Aug. 5 and 7 at...

27/3,K/44 (Item 44 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0003788

Handling of Customer Complaints: Is a Vital Part of Retail Banking

American Banker - February 23, 1982, Tuesday; Pg. 31

WORD COUNT: 575

BYLINE:
By ARTHUR MITCHELL

TEXT:
...check. (This bank has since installed a feeder line).
3. Refusal to cash an outside check or split a check -- even for
a regular customer whose balance would cover the check in question. This is
...

27/3,K/45 (Item 45 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0001999
Engineers Talk Bank Productivity
American Banker - December 30, 1981, wednesday; Pg. 5
WORD COUNT: 385

TEXT:
... productivity programs. Another model used linear programming to
determine work flow, manpower, and machine resource allocations to
process checks at minimal costs.

27/3,K/46 (Item 46 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0000500
**Fed Pricing Triggers Changes in Check-Clearing Services: Changes Cause
Ripples Affecting Check Volume, Products, Costs, Price**
American Banker - November 16, 1981, Monday; Pg. 19
WORD COUNT: 1,574

BYLINE:
By J. D. CARREKER, Presedent, J. D. Carreker and Associates, Dallas, Tex.

TEXT:
... and "what if" simulation of alternative transaction and availability
pricing for different products and market segments .
In summary, the check clearing environment has been changing for many
years. Increases in clearing costs and the price...

27/3,K/47 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2006 American Economic Association. All rts. reserv.

100186
**TITLE: A Cynic's View of Electricity Pricing or "Let's Just Split the
Check ."**
AUTHOR(S): Spark, Freida
JOURNAL NAME: Policy Analysis,
JOURNAL VOLUME & ISSUE: 3 3,
PAGES: 445-46
PUBLICATION DATE: Sum 1977
ISSN: 0098-2067
DOCUMENT TYPE: Journal Article

**TITLE: A Cynic's View of Electricity Pricing or "Let's Just Split the
Check ."**

27/3,K/48 (Item 1 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

03137408
12.0 Cash management -- 12.1 Technological innovation.

Main Title: Country Finance Thailand February 2000
COUNTRY: THAILAND
JOURNAL: Financing Foreign Operations - February 29, 2000
WORD COUNT: 1413

...key players. With the exception of the GSB, which sells money orders to particular market segments, all rely upon cheques.

Electronic banking has been available for a number of years through an automated teller machine (ATM...

27/3,K/49 (Item 2 from file: 627)
DIALOG(R)File 627:EIU: Country Analysis
(c) 2006 Economist Intelligence Unit. All rts. reserv.

2550616
Market research: MAP

Main Title: Bulgaria-Business Operations Reports 970816
COUNTRY: Bulgaria
JOURNAL: Business Operations Reports - August 16, 1997
WORD COUNT: 90

...solution analysis, not just data;

* quantitative and qualitative research; and

* studies (which have included market segmentation, distribution checks, corporate image, consumer habits and attitudes, customer satisfaction and advertising research).

The agency has nine...

27/3,K/50 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00385693 51028208 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Signature capture writes a new book
Lucas, Peter
Credit Card Management, v12, n12, p28-32, Mar 2000 DOCUMENT TYPE:
Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,956

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... vendors and partner acquirers are beginning to target home-improvement centers and supermarkets, two retailer segments with heavy check volume.
"There are plenty of sophisticated merchants that will understand the value of signature capture...

27/3,K/51 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00376138 46213434 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Inaugurating check-imaging technology
Weinstein, Lynn
Bank Marketing, v31, n10, p12-13, Oct 1999 DOCUMENT TYPE: Periodical
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,064

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... a number of community banks, such as Parish National Bank, are able to access their check images, allocation reports, and pie charts by CD-ROM or through online banking services or Webbased Internet...

27/3,k/52 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00367343 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Check fraud on the rise...what can your bank do?
Fellin, Terry
Kentucky Banker, v870, p8-11, Jul 1999 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01472

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Be sure to endorse the policy strictly.
Tellers should be wary of 5. customers who split checks for
deposit and cash, particularly for business accounts.
Endorsements should be 6.matched to the...

27/3,k/53 (Item 4 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00362873 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Preventing check fraud
Ginovsky, John
Bankers News, v7, n10, p1,3, May 18, 1999 DOCUMENT TYPE: Newsletter
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01271

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... who does not Bankers News live or work near the branch wish to cash
a check or make a split deposit?
* Is the person's identification card recently issued or expired?
* Does the photo on...

27/3,k/54 (Item 5 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00359914 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Any loss prevented is additional profit for your bank
Towle, Don
Kansas Banker, v89, n1, p18,21, Jan 1999 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00453

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... to accept checks payable to corporations for deposit into a
personal account or allow a split deposit of checks payable to
corporations. He would personally take the time to explain the bank policy
about...

27/3,k/55 (Item 6 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00356472 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Staying a step ahead of check fraud trends
Klein, Dan
Credit Union Magazine, v65, n3, p27-28, Mar 1999 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01257

(USE FORMAT 7 OR 9 FOR FULLTEXT)
And then there's check fraud. ABC's "Prime Time Live" carried a
segment on check washing in South Florida.
Even the U.S. government got into the act with publicity...

27/3,K/56 (Item 7 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00340539
Depository bank liable for forged check under UCC loss allocation
rules, court says
Sartipzadeh, Ali
BNA's Banking Report, v71, n4, p178-179, Jul 27, 1998 DOCUMENT TYPE:
Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:
Abstract

Depository bank liable for forged check under UCC loss allocation
rules, court says

27/3,K/57 (Item 8 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00330174 (USE FORMAT 7 OR 9 FOR FULLTEXT)
what to look for on an ID card
Anonymous
ABA Bank Security & Fraud Prevention, v5, n1, p11, Jan 1998
DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: Feature LANGUAGE:
English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00382

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: types of identification cards, bankers should: 1. Check for
rough spots, raised pictures, alterations, and split laminations. 2.
Check the expiration date. 3. Know state license numbers format. 4.
Know the photo color and...
... identification cards: Here's a quick list:
* Check for rough spots, raised pictures, alterations, and split
laminations.
* Check the expiration date. An expired license is not valid and may
result in loss. Some...

27/3,K/58 (Item 9 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00326511 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Filene study predicts less member contact
Peterson, Ann Hayes; Solomon, Matt
Credit Union Magazine, v63, n12, p27, Dec 1997 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00422

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... by members.
These machines soon will provide a copy of both sides of a deposited
check, split the amount between a transaction and a savings account, and
dispense cash-to the penny...

27/3,K/59 (Item 10 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00313873 (USE FORMAT 7 OR 9 FOR FULLTEXT)
True person fraud
Kerins, James P III
ABA Bank Security & Fraud Prevention, v4, n6, p8-9, Jun 1997
DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: News LANGUAGE: English
RECORD TYPE: Abstract Fulltext
WORD COUNT: 00856

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... In the banking industry, new account fraud can be used to establish fraudulent accounts for split deposit or check-kiting schemes. Criminals also simply print up fraudulent checks to cash using a true person...

27/3,K/60 (Item 11 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00305248
Common counter checks no longer free
Anonymous
Bank Rate Monitor, v16, n11, p5,10, Mar 1997 DOCUMENT TYPE: Newsletter
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: make deposits and is currently working on a pilot program that allows ATM users to split checks, or get money back when a check is deposited.

27/3,K/61 (Item 12 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00305222
Revised Articles 3 and 4 of the UCC: will New York say nix?
Baxter, Thomas C Jr; Heller, Stephanie; Hennessy, James R
Banking Law Journal, v114, n3, p219-234, Mar 1997 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: Meanwhile, a debate goes on with respect to 4 areas: 1. payment information, 2. loss allocation, 3. post-dated check, and 4. check truncation. The opposition to the revised sections in New York is bad...

27/3,K/62 (Item 13 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00301346 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Nest egg education
Bankston, Karen
Credit Union Management, v19, n12, p30-33, Dec 1996 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02373

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... employees learn about investing. Some investment plan providers offer voice-response systems so participants can check account balances, change allocations and apply for loans against the plan or hardship withdrawals. When that service premiered, some...

27/3,K/63 (Item 14 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00293868 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Audit: Fighting fraud in the banking industry
Bell, Charlotte J
Bank Accounting & Finance, v9, n4, p56-59, Summer 1996 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02071

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... and the remaining 49% is discovered by accident.
ways to Prevent and Detect Common Schemes
check fraud (counterfeit and split deposits)
In 1994, there were 1.3 million reported check fraud cases totaling about \$815...

27/3,K/64 (Item 15 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00285855 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Security First launches into cyberspace
Newkirk, Kristine M
Independent Banker, v46, n5, p22, May 1996 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00526

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: and certificates of deposit. To overcome security concerns, Security First has implemented Secureware, a 3- tiered security check system designed by Five Paces Inc.
... brick-and-mortar banking.
To overcome security concerns, Security First has implemented Secureware, a three- tiered security check system designed by Five Paces Inc. in Atlanta. The first tier, the Secure Sockets Layer...

27/3,K/65 (Item 16 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00285278 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Information protection: It's everybody's job
Sprick, Phil
Texas Banking, v85, n4, p33,38, Apr 1996 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01352

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the "dumpster diver." These are the con artists who have discovered that they can make split deposits of worthless checks if they can get a real customer's name and account number. Or they can...

27/3,K/66 (Item 17 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00275038 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Roller Bearing fully greased
Gerlach, Scott
Bank Loan Report, v10, n48, p12, Nov 27, 1995 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00142

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of Boston, Bank of Scotland, Mass Mutual, NatWest, Union Bank and Wells Fargo. At last check , allocations had not been finalized.
Four tranches comprise the credit's structure: a five-year, \$40...

27/3,K/67 (Item 18 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00274370 (USE FORMAT 7 OR 9 FOR FULLTEXT)
High and low roads to checking productivity
Murphy, Patricia
Bank Technology News, v8, n10, p17-22, Oct 1995 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01916

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... bottom-line impact of check processing is minimal at best. So when

it comes to allocating capital, check processing isn't apt to be the first place management looks for opportunities.

"To spend...

27/3,K/68 (Item 19 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00272501 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Variable pay programs: Linking performance with success

Bisson, David A Jr; West, Andrew W

Bank Personnel News, p1-2, Aug 1995 DOCUMENT TYPE: Newsletter Article

ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00826

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... succeed.

- * Calculate and process payments quickly.
- * Monitor the total cost of the plan and the allocation of payments.
- * Check to see that the right amounts are going to the right people.
- * Ensure that the...

27/3,K/69 (Item 20 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00267803 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Technology is reshaping banking and the payment system

Wilson, Beth

Bank News, v95, n6, p9-11+, Jun 1995 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01672

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... on the back of the check and storing it in the ATM safe. Full and split check deposits can also be processed.

In addition, MAC INFO allows customers to access account statements...

27/3,K/70 (Item 21 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00266085 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit union brings mortgage servicing inhouse and saves \$100,000/year

Anonymous

High-Tech Banking Strategies, v15, n5, p323-324, May 1, 1995

DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: News LANGUAGE: English

RECORD TYPE: Abstract Fulltext

WORD COUNT: 00804

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... network of 45 full function ATMs that can do about 86 types of transactions, including check cashing, coin dispensing, split deposits (part in checking/part in savings, cash back, etc.), dispensing travelers checks, transfers, and...

27/3,K/71 (Item 22 from file: 268)

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00253770

Bank liability and defenses in forged check cases

Gellman, Gila E

Banking Law Journal, v112, n2, p157-164, Feb 1995 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Numerous sections of the Uniform Commercial Code (UCC) allocate liability in forged check cases. Courts are often forced to decide

whether a bank or depositor should bear the...

27/3,K/72 (Item 23 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00245992
Check fraud and the compensated surety defense
Anonymous
Clark's Bank Deposits and Payments Monthly, v2, n8, p5-7, Feb 15, 1994
DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: News LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT: Articles 3 and 4 of the Uniform Commercial Code include a carefully balanced system for allocation of check fraud losses. The rationale of the compensated surety defense is that subrogation is an equitable...

27/3,K/73 (Item 24 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00245771 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Imperial Bank encourages safe checking
Anonymous
Bank Marketing, v26, n12, p68, Dec 1994 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00525

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... R) also complies with revisions in the Uniform Commercial Code which establishes comparative negligence and divides responsibility for preventing check fraud between banks and their customers. Imperial Bank's Executive Vice President and Chief Administrative...

27/3,K/74 (Item 25 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00243830 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A one-horse race?
Mitchell, Richard
Credit Card Management, v7, n3, p14-17, Jun 1994 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01130

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... stress visa check card benefits. This year's focus is cardholder usage in new merchant segments.
To increase Visa check card transactions in supermarkets, for instance, issuers are sending out coupons that give cardholders \$2...

27/3,K/75 (Item 26 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00243342 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Software reviews: Options for credit management
Tetrault, Peter E; Carter, Travis; Latino, Linda; Hill, Debbie; et al
Business Credit, v96, n5, p28-32, May 1994 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 04245

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... cash applier needs only to call up the national account in order to process the check. Checks can be split between companies that are not connected by a national account. Another feature is Global's...

27/3,K/76 (Item 27 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00243288 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Branch merchandising enhances communication and image

Morrall, Katherine

Bank Marketing, v26, n5, p49-59, May 1994 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02749

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and service positions the bank as a resource center instead of "a place to cash checks."

One segment for whom the resource center has been a big hit is small business customers. Frerichs...

27/3,K/77 (Item 28 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00242717 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A quarterly survey of trends in commercial financing

Muldavin, Scott R

Real Estate Finance, v10, n4, p5-9, Winter 1994 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02301

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: decline in the price and sales of REITs can be seen as a much-needed check on a segment of the real estate finance industry that had become overheated. ...

... decline in the price and sales of REITs can be seen as a much-needed check on a segment of the real estate finance industry that had become overheated.

The positive activity and health...

27/3,K/78 (Item 29 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00242705 (USE FORMAT 7 OR 9 FOR FULLTEXT)

What's hot and what's not in financial EDI

McKenney, Mary

TMA Journal, v14, n1, p4-6, Jan/Feb 1994 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01327

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... bank an electronic set of payment instructions, thus outsourcing the entire payment process.

The bank splits the file into check, ACH and wire payments. Payment detail is also delivered to payees, either with the payment...

27/3,K/79 (Item 30 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00219501

Key issues for achieving stability in check-clearing system

Carreker, J. D.; Brown, Royce D.

American Banker, p4, 20, 22-23, Mar 16, 1983 LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: regulator or who pays for float or Federal Reserve performance." Expected to heavily impact all check-clearing market segments, the new Federal Reserve offering will most dramatically effect

Class III banks in the short...

27/3,K/80 (Item 31 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00170817
Socially responsible banking
Anonymous
Branch Bankers Report, v18, n1, p1, Sep 1985 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: Such an account would be run on a break-even basis, and would feature generic check design, an allocation of free checks per month, and normal fees for extra services. Other areas in which banks can fulfill ...

27/3,K/81 (Item 32 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00160003
Tips on preventing forgeries
McLennan, Bill
Independent Banker, v36, n2, p22-24, Feb 1986 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: cards and PINs, dishonest customers and robberies; and 3) check fraud, which includes forged payroll checks, counterfeit checks, the split deposit scheme, and check kiting.

27/3,K/82 (Item 33 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00151487
Banks: jury's still out on disbursement networks
Engstrom, Theresa
Treasury Manager, v9, n7, p1-2, 12, Jul 1986 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: clients and is changing from a service integrating all corporate departments, as well as writing checks, to marketing separate segments of its system. Valutech has 20 installations, and leaves check writing and the operation and...

27/3,K/83 (Item 34 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00131088
AmEx to issue 'gift checks' and split fees with banks
Anonymous
Bank President's Letter, v8, n12, p2, Jun 22, 1987 LANGUAGE: English
RECORD TYPE: Abstract

AmEx to issue 'gift checks' and split fees with banks

27/3,K/84 (Item 35 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00128910
Security officers' By-word: the criminal with a pen-split deposits
Towle, Don
Illinois Banker, v71, n8, p8, Aug 1987 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Criminals are using personalized deposit tickets to split deposits of fraudulent checks. This results in customer inconvenience and loss of funds to the bank. Banks should treat...

27/3,K/85 (Item 36 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00110086
Branch automation: IBM gamble pays off on coin-dispensing ATM
Fitch, Thomas P.
American Banker, p29-30, May 23, 1988 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: The IBM 4730 Personal Banking Machine mimics the abilities of a human teller, accepting split deposits and cashing checks to the penny. While initial acceptance of the machine was slow in coming from banks...

27/3,K/86 (Item 37 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00103288
Management accounting : how State Street Bank & Trust Company allocates costs for check processing
Grossman, A.; Curran, J.
Bank Accounting & Finance, v2, n1, p36-41, Sep 1988 LANGUAGE: English RECORD TYPE: Citation

Management accounting : how State Street Bank & Trust Company allocates costs for check processing

27/3,K/87 (Item 38 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00098921
Penney banks adds MMA
Anonymous
Bank Rate Monitor, v6, n50, p1,3, Nov 28, 1988 DOCUMENT TYPE: Newsletter Article LANGUAGE: English RECORD TYPE: Abstract

...**ABSTRACT:** compared to 6.44% on a conventional \$1,000 money market account and no free checks. Tiered accounts are not new at JCPenney, the bank has offered tiered CDs for the past...

1 27/3,K/88 (Item 39 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00091704
Visa urges card banks to keep merchant business
Anonymous
Payment Systems Newsletter, v9, n6, p5, Mar 31, 1989 LANGUAGE: English RECORD TYPE: Abstract

...**ABSTRACT:** that banks with a focused strategy can profit from this area. Concentrating on specific merchant segments and offering electronic draft capture are good strategies. Visa is developing services to reduce merchant processing costs. Visa fears...

27/3,K/89 (Item 40 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00088732

Race to provide broader range of services marks changing nature of card market

Anonymous

Card News, v4, n10, p1-5, May 15, 1989 DOCUMENT TYPE: Newsletter Article
LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: million cards in under three years. Variable interest rates seem more acceptable to many market segments than annual fees. Electronic draft capture of POS can cut 10 to 15 per transaction. Credit scoring is becoming a...

27/3,K/90 (Item 41 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00069305

Stop payment fees tiered from \$8 to \$100

Anonymous

Fee Income Report, v4, n15, p6-7, May 8, 1990 DOCUMENT TYPE: Newsletter Article
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Sierra National Bank, which used to charge a flat \$5 fee for all stop payment checks, launched a tiered stop payment fee structure in 1989. Fees under the new system range from \$8 for...

27/3,K/91 (Item 42 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00065916

Improving delivery and reducing costs key goals of self-service

Anonymous

Branch Automation News, v2, n12, p1-4, Jul 13, 1990 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: 24-hour access to ATMs which can read a check's MICR line to perform check cashing and accept split deposits and a touch screen terminal which provides account information.

27/3,K/92 (Item 43 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00065676

MAC strives for the competitive advantage through self-service

Anonymous

EFT Report, v13, n15, p1-5, Jul 23, 1990 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: increase ATM usage by developing a system that will encourage customers to use MAC for check cashing, split deposits, and cash back deposits. To meet these needs, NCR Corp. has been working with...

27/3,K/93 (Item 44 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00062133

Information center issues : smart segmenters check the center (BMA's online database)

Anonymous

Bank Marketing, v22, n10, p93, Oct 1990 LANGUAGE: English RECORD TYPE: Citation

Information center issues : smart segmenters check the center (BMA's online database)

27/3,K/94 (Item 45 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00059416
Super tellers help win members over to super ATMs
Edmonson, R.G.
Credit Union News, v10, n22, p1,3, Nov 15, 1990 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: ATMs, can handle 95% of the transactions usually conducted by a human teller, including cashing checks, providing travelers checks, splitting deposits, accepting credit card payments, and selling stamps. The machines solve teller turnover and labor...

27/3,K/95 (Item 46 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00058714
Tiered check pricing: Federal Reserve out to stir up competition
Anonymous
Checks & Checking, v1, n12, p1-3, Dec 1990 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract

Tiered check pricing: Federal Reserve out to stir up competition

ABSTRACT: Due to increased competition, the Federal Reserve is expanding its tiered pricing program for check collection services. The new plan creates advanced measures for Reserve Banks advancing into tiered pricing ...

27/3,K/96 (Item 47 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00050617
Fed to make changes in tiered pricing
Anonymous
Bank Operations Bulletin, v195, p1, May 1991 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Despits bankers' objections, on January 1, 1992, the Federal Reserve will modify its tiered -pricing check collection system. The system, in place since 1986, will be changed as follows: 1) tiered...

27/3,K/97 (Item 48 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00049220
Federal Reserve approves modifications of criteria for offering tiered pricing of checks
Anonymous
Financial Services Report, p1-3, May 29, 1991 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract

Federal Reserve approves modifications of criteria for offering tiered pricing of checks

ABSTRACT: The Federal Reserve Board has decided to implement tiered pricing in check collection zones where a "clear cost difference" exists between endpoints. Prices will be lower for...

27/3,K/98 (Item 49 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00047503

Banks cry foul over Fed's check clearing

Gullo, Karen

American Banker, p1,8, Jun 26, 1991 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: changes benefit Reserve Banks, not the whole system. The Fed has approved Federal Reserve Bank **tiered** pricing according to **check** volume, has tried to gain supervision over clearing houses, and also has tried to limit...

27/3,K/99 (Item 50 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00040543

Federal Reserve hikes in check prices slackening

Anonymous

Checks & Checking, v2, n11, p1,5, Nov 1991 DOCUMENT TYPE: Newsletter Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: increase almost 16%, while weekend transport fees will decline by 7.7%. The use of **tiered** pricing for forward **check** collection fees is increasing, with 20 Reserve Bank offices using **tiered** pricing as of January...

27/3,K/100 (Item 51 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00038928

Federal Reserve: Federal Reserve raising prices for check collection services

Anonymous

Financial Services Report, v8, n23, p5-6, Nov 27, 1991 DOCUMENT TYPE: Newsletter Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: will go up the most, an average of 13.6%, while the increase for returned **checks** is three percent. **Tiered** pricing, depending on the check collection zone, will be used for selected check deposit products...

27/3,K/101 (Item 52 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00027453

Operations: collecting your thoughts

Jenkins, Ty; Cook, Jeff

Credit Union Management, v15, n6, p30-32, Jun 1992 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: information easily. Credit unions considering collections systems should consider their ability to track "rolling delinquency," **split** queues alphabetically, **check** comments via a tickler system, and work from high to low balances.

27/3,K/102 (Item 53 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00012376

Loss allocation rules of the check payment system with respect to forged drawer signatures and forged indorsements : an explanation of the present and revised UCC Articles 3 and 4

Burke, J.

Uniform Commercial Code Law Journal, v25, n4, p318-376, Mar 1993 LANGUAGE: English RECORD TYPE: Citation

Ginger R. DeMille

Loss allocation rules of the check payment system with respect to
forged drawer signatures and forged indorsements : an explanation of the
present...

27/3,K/103 (Item 54 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00007330
Loss allocation rules of the check payment system with respect to
wrongful honor, alterations, lost, stolen, or destroyed checks, and
forged accounts ;an
explanation of the present and revised UCC Articles 3 and 4

Burke, J.
Uniform Commercial Code Law Journal, v26, n1, p41-77, Jun 1993 LANGUAGE:
English RECORD TYPE: Citation

Loss allocation rules of the check payment system with respect to
wrongful honor, alterations, lost, stolen, or destroyed checks, and
forged...
?

? t31/3,k/all

31/3,k/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0280171

* Latest Deposit Trend: Surge In Uninsureds
American Banker - November 12, 2003; Pg. 1; Vol. 168, No. 218
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 872

BYLINE:
BY CRAIG LINDER

TEXT:
...of the disparity as banks report more data, he said.
There has long been a split between total deposits and insured deposits, but a change made last year in the way banks report their...
... uninsured deposits fail, however, the agency could argue that the loss of such a big deposit pool would put the entire banking system at risk and therefore cover the deposits in spite...

31/3,k/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0190057
Justice Dept. Getting Tougher on Antitrust, Lawyer Says
American Banker - October 31, 1996; Pg. 28; Vol. 161, No. 210
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 948

BYLINE:
By STEPHEN KLEEGER

TEXT:
...banks might dominate fringe players in a given metropolitan region.
*Its request that merging banks reallocate commercial deposit accounts to branches by customer ZIP code is cause for worry, Mr. Neill argues, in ...
...Herfindahl-Hirschman Index, the traditional measure of deposit concentration for antitrust review.
The third issue, deposit reallocation, first came up in the merger of Fleet Financial Group and Shawmut National Corp. The...
...Department may require before approving a merger, Mr. Neill said.
The Department hopes to avoid splitting a loan and deposits of a single customer among several branches.
"while the procedure may reduce concentration in markets...
...reasoning that all of the competitors in a market would have to engage in similar deposit reallocation for the methodology to be consistently applied.
He said the danger, in theory, is that...

31/3,k/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0021610

Federal Regulators Testify on Brokered Deposits Issue

American Banker - October 28, 1983, Friday; Pg. 4

WORD COUNT: 4,285

TEXT:

... activities of some brokers are centered around providing large depositors with complete insurance coverage by dividing their deposits into units of \$100,000 placed in several institutions. Thus, the concern has shifted from...

...attention.

The federal banking agencies have already begun requiring that commercial banks disclose holdings of aggregate brokered deposits in their periodic call reports. This information will assist each agency in detecting trends in... or differentiate brokered funds from nonbrokered funds will be largely ineffective, because the incentive to split deposits into \$100,000 units would encourage the development of near-brokering services that would not...no longer be able to accept or roll over third-party brokered deposits if such deposits, when aggregated with all other brokered funds and custodial deposits, exceed 5% of all deposits, without advance...

31/3,K/4 (Item 1 from file: 268)

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00491331 923585971 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Relevance of Managerial Accounting Concepts in the Banking Industry

Rezaee, Zabihollah

Journal of Performance Management, v18, n2, p3-16, 2005 DOCUMENT TYPE:

Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4,596

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... loans outstanding. The cost of funds is determined by adding all the costs included for deposit gathering and dividing this cost by the total funds on deposit. The two rates are added together then...

...to increase, management knows that the costs of certificates of deposit will increase and the deposit mix of this pool may change as a result. Interest-bearing checking accounts may decrease as certificates of deposit ...

31/3,K/5 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00395567 68802157 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Retail sweep programs and bank reserves, 1994-1999

Anderson, Richard G; Rasche, Robert H

Review - Federal Reserve Bank of St. Louis, v83, n1, p51-72, Jan/Feb 2001

DOCUMENT TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE:

Fulltext

WORD COUNT: 9,329

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Figure 1.2 By late 1999, the amount was approximately \$372 billion. In contrast, the aggregate amount of transaction deposits (demand plus other checkable deposits) in the published M1 monetary aggregate, as of December 1999...special appendix on the operation of sweep programs. The February 1997 report noted that the aggregate amount of deposits affected by sweep programs

had increased to approximately \$116 billion, compared with \$45 ... Board since implementation of the Monetary Control Act. The statutory reserve requirements applicable to transaction deposits are tiered, with a zero rate applied to the reserve-exemption amount, a 3 percent rate applied...

31/3,K/6 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00378315 47804221 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Rewards and commitments
Sweeney, Theresa
Credit Union Management, v23, n1, p54-55+, Jan 2000 DOCUMENT TYPE:
Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,827

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... ways for members to be eligible. The household must have at least
\$5,000 in **aggregate deposits** (including brokerage accounts), a checking
or credit card account in good standing and a loan...

...or auto loan) within the last two years. Or, the member must maintain
\$50,000 **aggregate deposits** in **tiered** savings, checking or money
market accounts.

In return, members qualify for a list of benefits...
?

? show files;ds

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200616

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File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Nov 1976-2005/Nov(Updated 060302)

(c) 2006 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

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Set	Items	Description
S1	85351	BANK? OR EBPP OR BILLPAY OR EBILLPAY OR DIRECTPAYMENT OR NETBANK OR CHECKFREE OR (BILL? ? OR ACCOUNT? ? OR REMIT? OR CHECK? ? OR CHEQUE? ?)(3N)(DEPOSIT? OR PAYMENT OR PAY OR PAYS OR PAID OR PAYING OR RECEIVABLE? ? OR PAYABLE)
S2	1182	(ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB)()(PAYMENT? ? OR PAY OR BILLPAY) OR CYBERPAY OR CYBER()PAY OR EPAYMENT? ? OR WEBPAYMENT? ? OR PAYPAL OR PAY()PAL
S3	3650	(CHECK? ? OR CHEQUE? ?)(3N)(TRUNCAT? OR PROCESSING OR CLEARING OR PRESENTMENT OR PRESENTING OR HANDL? OR TRANSACTION? ?)
S4	189648	CHECK? ? OR CHEQUE? ? OR NEGOTIABLE()(INSTRUMENT? ? OR TENDER? ?) OR CYBERCHECK? OR CYBERCHEQUE? OR ECHECK? ? OR ECHEQUE? ? OR WEBCHECK? OR WEBCHEQUE? OR DIGICHECK? OR DIGICHEQUE?
S5	323	(ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB OR ELECTRONIFICATION OR DIGITAL)(N)(DRAFT OR DRAFTS OR CHECK? ? OR CHEQUE? ?) OR EDRAFT? ?
S6	8031	(SPLIT? OR DIVID? OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SECTION? OR SUBDIVID? OR TIERED? OR GROUP?)(3N)(PAYMENT? ? OR CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR INSTRUMENT? ? OR NOTE? ?)
S7	103	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-UP?)(3N)(PAYMENT? ? OR CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR NOTE? ? OR INSTRUMENT? ?)
S8	1	S6 AND S7
S9	0	S8 NOT PY>2000
S10	3776	(S1:S5) AND S6
S11	32	(S1:S5) AND S7
S12	33	(POOL? OR NETTING)(3N)(CHECK? ? OR CHEQUE? ?)
S13	548	(PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDING OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIERED?)(3N)(S4 OR S5)
S14	21	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-UP?)(3N)(S4 OR S5)
S15	148	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?()UP OR ROLL-UP? OR POOL? OR NETTING)(3N)(DEPOSIT? ?)
S16	146	(PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDING OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIERED?)(3N)(DEPOSIT? ?)
S17	0	S12 AND S13
S18	2	(S6 OR S13 OR S16) AND (S7 OR S12 OR S14 OR S15)
?		

? t8/4/all

8/4/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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TI- Payment agent compatible fund management system for use in enterprise group, generates payment statement data comprising aggregate payment, former payment information and payee information|
PA- NIPPON SOGO KENKYUSHO KK (NISO-N)|
NC- 001|
NP- 001|
PN- JP 2004234586 A 20040819 JP 200325437 A 20030203 200457 B|
AN- <LOCAL> JP 200325437 A 20030203|
AN- <PR> JP 200325437 A 20030203|
LA- JP 2004234586(22)|
AB- <PN> JP 2004234586 A|
AB- <NV> NOVELTY - A data generation unit generates a payment statement data by summarizing the payee company for each enterprise group, corresponding to received data including aggregate payment, former payment information and payee information. A payment unit pays the collective amount corresponding to each summarized payee group and a data transmission unit sends payment statement data to the payee groups (A,B).|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
 (1) payment agent fund management program; and
 (2) computer readable recorded medium storing payment agent fund management program.
 USE - For fund management with respect to genus company of enterprise group.
 ADVANTAGE - Remittance charge with respect to fund management is reduced effectively.
 DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram explaining the operation of the fund management system. (Drawing includes non-English language text).
 payee groups (A,B)
 parent content terminal (22A)
 subsidiary terminal (23A)
 pp; 22 DwgNo 12/26|
DE- <TITLE TERMS> PAY; AGENT; COMPATIBLE; FUND; MANAGEMENT; SYSTEM; GROUP; GENERATE; PAY; STATEMENT; DATA; COMPRISE; AGGREGATE; PAY; FORMER; PAY; INFORMATION; INFORMATION|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A2F; T01-N01A1; T01-N01A2F; T01-N01D; T01-S03; T05-L02|
FS- EPI||
?

? show files;ds

File 15:ABI/Inform(R) 1971-2006/Mar 10
 (c) 2006 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2006/Mar 10
 (c) 2006 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2006/Mar 09
 (c)2006 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2006/Mar 09
 (c) 2006 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2006/Mar 09
 (c) 2006 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2006/Mar 09
 (c) 2006 The Gale Group
 File 20:Dialog Global Reporter 1997-2006/Mar 10
 (c) 2006 Dialog
 File 476:Financial Times Fulltext 1982-2006/Mar 11
 (c) 2006 Financial Times Ltd
 File 610:Business Wire 1999-2006/Mar 10
 (c) 2006 Business Wire.
 File 613:PR Newswire 1999-2006/Mar 10
 (c) 2006 PR Newswire Association Inc
 File 24:CSA Life Sciences Abstracts 1966-2006/Jan
 (c) 2006 CSA.
 File 634:San Jose Mercury Jun 1985-2006/Mar 09
 (c) 2006 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2006/Mar 09
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 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 13:BAMP 2006/Feb w4
 (c) 2006 The Gale Group
 File 75:TGG Management Contents(R) 86-2006/Feb w4
 (c) 2006 The Gale Group
 File 95:TEME-Technology & Management 1989-2006/Mar w1
 (c) 2006 FIZ TECHNIK

Set	Items	Description
S1	13255647	BANK? OR EBPP OR BILLPAY OR EBILLPAY OR DIRECTPAYMENT OR NETBANK OR CHECKFREE OR (BILL? ? OR ACCOUNT? ? OR REMIT? OR CHECK? ? OR CHEQUE? ?)(3N)(DEPOSIT? OR PAYMENT OR PAY OR PAYS OR PAID OR PAYING OR RECEIVABLE? ? OR PAYABLE)
S2	118021	(ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB)(PAYMENT? ? OR PAY OR BILLPAY) OR CYBERPAY OR CYBER()PAY OR EPAYMENT? ? OR WEBPAYMENT? ? OR PAYPAL OR PAY()PAL
S3	76767	(CHECK? ? OR CHEQUE? ?)(3N)(TRUNCAT? OR PROCESSING OR CLEARING OR PRESENTMENT OR PRESENTING OR HANDL? OR TRANSACTION? ?)
S4	2596320	CHECK? ? OR CHEQUE? ? OR NEGOTIABLE()(INSTRUMENT? ? OR TENDER? ?) OR CYBERCHECK? OR CYBERCHEQUE? OR ECHECK? ? OR ECHEQUE? ? OR WEBCHECK? OR WEBCHEQUE? OR DIGICHECK? OR DIGICHEQUE?
S5	30704	(ELECTRONIC OR INTERNET OR CYBERSPACE OR CYBER OR WEB OR ELECTRONIFICATION OR DIGITAL)(N)(DRAFT OR DRAFTS OR CHECK? ? OR CHEQUE? ?) OR EDRAFT? ?
S6	405115	(SPLIT? OR DIVID? OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SECTION? OR SUBDIVID? OR TIERED? OR GROUP?)(3N)(PAYMENT? ? OR CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR INSTRUMENT? ? OR NOTE? ?)
S7	22978	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?())UP OR ROLL-UP?)(3N)(PAYMENT? ? OR CHECK? ? OR CHEQUE? ? OR DRAFT? ? OR NOTE? ? OR INSTRUMENT? ?)
S8	1686	S6 AND S7
S9	721	S8 NOT PY>2000
S10	174195	(S1:S5) AND S6
S11	11413	(S1:S5) AND S7
S12	1324	(POOL? OR NETTING)(3N)(CHECK? ? OR CHEQUE? ?)
S13	3966	(PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDING OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIERED?) (3N)(S4 OR S5)
S14	788	(RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?())UP OR ROLL-UP?)(3N)(S4 OR S5)

Ginger R. DeMille

S15 4183 (RECOMBIN? OR REALLOCAT? OR AGGREGAT? OR ROLL?())UP OR ROLL-
UP? OR POOL? OR NETTING)(3N)(DEPOSIT? ?)
S16 2468 (PARSE? OR PARSING OR SPLIT? OR DIVID OR DIVIDES OR DIVIDI-
NG OR ALLOCAT? OR SEGMENT? OR PARTITION? OR SUBDIVID? OR TIER-
ED?)(3N)(DEPOSIT? ?)
S17 6 S12 AND S13
S18 1942 (S6 OR S13 OR S16) AND (S7 OR S12 OR S14 OR S15)
S19 455 (S6 OR S13 OR S16)(10N)(S7 OR S12 OR S14 OR S15)
S20 16 S19(10N)(S1:S5)
S21 14 RD (unique items)
S22 34 (S1:S5)(10N)S6(10N)S7
S23 18 RD (unique items)
S24 0 S19(10N)(RESTAURANT? ? OR TIP OR TIPS)
S25 253 S19 NOT PY>2000
S26 121 RD (unique items)
S27 107 S26 NOT (S17 OR S21 OR S23)
S28 43 S27 NOT DIVIDEND? ?
?

? t21/3,k/all

21/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

02703138 477181401
Bermuda
Hardin, Terri
Successful Meetings v52n12 PP: 117-119 Nov 2003
ISSN: 0148-4052 JRNL CODE: SMM
WORD COUNT: 1083

...TEXT: makeover in 2002 that included a new lobby, 31,000 sf willow
Stream spa, indoor pool, expanded group check-in area, and mezzanine
level with business center, meeting rooms, and retail shops. The Sonesta...

21/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

02569042 324862201
A survey of economic growth
Rogers, Mark
Economic Record v79n244 PP: 112-135 Mar 2003
ISSN: 0013-0249 JRNL CODE: IERC
WORD COUNT: 15477

...TEXT: that higher levels of financial development are associated with
higher subsequent growth rates in cross-sectional regressions. They do
note, however, that their aggregate measures omit non-bank
institutions which may be important (they cite South Korea in the 1980s as
such a...

21/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

02508187 259406451
Lessons from a laissez-faire payments system: The Suffolk Banking System
(1825-58)
Rolnick, Arthur J; Smith, Bruce D; Weber, Warren E
Federal Reserve Bank of Minneapolis. Quarterly Review - Federal Reserve
Bank of Minneapolis v26n4 PP: 32-42 Fall 2002
ISSN: 0271-5287 JRNL CODE: FMQ
WORD COUNT: 7384

...TEXT: 1834 until 1858, however, the Suffolk Bank was consistently more
profitable than any other Massachusetts bank. Several kinds of evidence
support these conclusions. One kind is aggregate evidence on dividend
payments. Rolnick and Weber (1998) show that through 1833, the Suffolk
Bank paid dividends at a rate comparable to the average (or the median) of
those paid...

21/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01703085 03-54075
Lessons from a laissez-faire payments system: The Suffolk Banking System
(1825-58) / Commentary
Rolnick, Arthur J; Smith, Bruce D; Weber, Warren E; Kroszner, Randall S
Federal Reserve Bank of St. Louis Review v80n3 PP: 105-120 May/Jun 1998
ISSN: 0014-9187 JRNL CODE: FSL
WORD COUNT: 9813

...TEXT: 1834 until 1858, however, the Suffolk Bank was consistently more
profitable than any other Massachusetts bank. Several kinds of evidence
support these conclusions. One kind is aggregate evidence on dividend

payments . In Rolnick, Smith, and Weber (1997), we show that until 1833, the Suffolk Bank paid...

21/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01181854 98-31249
Cultivating the growth of rural agencies through an agency network
Holm, Jim
American Agent & Broker v68n3 PP: 26-30+ Mar 1996
ISSN: 0002-7200 JRNL CODE: AGB
WORD COUNT: 3258

...TEXT: usually sends them to us for distribution. The insurer sends us each agent's commission check, meaning we have to pool the individual checks into our account, figure the commission split, then send adjusted checks to the agents.

Blackburn, Nickels & Smith retains an average of 15% to 25 of the...

21/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

16206607 SUPPLIER NUMBER: 107475179 (USE FORMAT 7 OR 9 FOR FULL TEXT)
)
Flow-based routing boosts MPLS service.
Hartani, Riad
Electronic Engineering Times, 66
Sept 8, 2003
ISSN: 0192-1541 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1310 LINE COUNT: 00108

... a flow is determined to be within its own rate limit, a flow router can check an aggregate group of flows and discard the flow (UDP) or the packet (TCP) to maintain a guarantee...

21/3,K/7 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01875835
CLC Markets Data Allocation Software
Comline Computers February 3, 1988 p. 4

...been sold in the first three months since its introduction in the US and Europe. POOL -DASD checks data allocation to a DASD. If the quantity of data exceeds the storage capacity of a certain...

21/3,K/8 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

02635537 SUPPLIER NUMBER: 90366473 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Arm yourself against performance erosion: has your once speedy database gradually slowed? If so, finding the performance leak may be harder than you realize. Here are five tips to help you on your way.
Young, Casey
Intelligent Enterprise, 5, 13, S37(4)
August 12, 2002
ISSN: 1524-3621 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2987 LINE COUNT: 00243

... See the Data Sharing: Planning and Administration manual for more information.) The statistics reports also note group buffer pool and data-sharing activity.

* Check the EDM pool statistics. Is there enough room in the EDM

pool (which is particularly important with dynamic...

21/3,K/9 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

44175792 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Aquatic Centre's sprung a new leak, says report
IRISH INDEPENDENT
August 26, 2005
JOURNAL CODE: FII LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 500

(USE FORMAT 7 OR 9 FOR FULLTEXT)

A mini-digger was to be used this morning by construction group Rohcon to check out why this pool had formed and whether an underground pipe was leaking. But yesterday Rohcon said it did...

21/3,K/10 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

37230822
Schroders PLC - Interim Results
CNF
August 13, 2004
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4469

... and strong financial position, the Board believes that it would be appropriate to increase the aggregate dividend payment for the year whilst reducing the imbalance between the interim and final dividends. Accordingly, the...5.5p per share) *Restatement of assets predominantly due to the inclusion of additional Private Banking funds previously omitted. The strong upward trend in profitability continued in the first half of...

... and strong financial position, the Board believes that it would be appropriate to increase the aggregate dividend payment for the year whilst reducing the imbalance between the interim and final dividends. Accordingly, the...

21/3,K/11 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

03370878 (USE FORMAT 7 OR 9 FOR FULLTEXT)
We are not going to tolerate violence, abuse or damage'
STEVE KEENAN
TIMES
November 07, 1998
JOURNAL CODE: FTMS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 720

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... making a multiple holiday booking.
The first the airlines know of other people in the group is at check -in. With no pooled database, there is then nowhere to check names against a blacklist.
'If somebody wants to go on holiday with his mates, it...

21/3,K/12 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2006 Financial Times Ltd. All rts. reserv.

0010535452 A20000529316-CC-FT
MARKETS WEEK MAY 29 - JUNE 4: Investors looking for Vodafone disposals

COMPANIES DIARY:

AFX: AGENCY MATERIAL
Financial Times, USA Ed1 ED, P 24
Monday, May 29, 2000
DOCUMENT TYPE: NEWSPAPER; Columns LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT SECTION HEADING: MARKETS WEEK MAY 29 - JUNE 4
Word Count: 741

...the code shares."

Operating costs are also expected to continue to fall, as the two groups have combined check-in desks and pooled marketing expenses and purchasing power.

Full-year sales grew by 13.5 per cent to...

21/3,K/13 (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2006 San Jose Mercury News. All rts. reserv.

04089664
COACHES FAVOR LELAND; LELAND'S COACH DOESN'T
SAN JOSE MERCURY NEWS (SJ) - Thursday, November 12, 1987
By: JON BAKER, Mercury News Staff Writer
Edition: Morning Final Section: Sports Page: 4F
Word Count: 446

... swims well Friday, when the event begins at 9 a.m. at Stanford's deGuerre Pool .

(check) Santa Teresa broke Leland's string of three straight section titles last year.

(check) Heidi Stigum, who finished in the top six in the 100-yard butterfly and the...

21/3,K/14 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0821964 NY087
MARIN COUNTY CALIFORNIA'S TAX AND REVENUE ANTICIPATION NOTES 'F-1+'; POOL
RATED 'AAA V-1' BY FITCH -- FITCH FINANCIAL WIRE --

DATE: May 19, 1995 16:49 EDT WORD COUNT: 400

...in a diversified portfolio of high quality securities, including U.S. agency securities, commercial paper, bankers acceptances, and collateralized time deposits . The pool also allocates up to \$20 million to the Local Agency Investment Fund (LAIF), the California state investment...
?

? t23/3,k/all

23/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

02569042 324862201
A survey of economic growth
Rogers, Mark
Economic Record v79n244 PP: 112-135 Mar 2003
ISSN: 0013-0249 JRNL CODE: IERC
WORD COUNT: 15477

...TEXT: requires data on the extent of financial development, which they proxy by various measures of banking development. They find that higher levels of financial development are associated with higher subsequent growth rates in cross-sectional regressions. They do note, however, that their aggregate measures omit non-bank institutions which may be important (they cite South Korea in the 1980s as such a...

23/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

02508187 259406451
Lessons from a laissez-faire payments system: The Suffolk Banking System (1825-58)
RoInick, Arthur J; Smith, Bruce D; Weber, Warren E
Federal Reserve Bank of Minneapolis. Quarterly Review - Federal Reserve Bank of Minneapolis v26n4 PP: 32-42 Fall 2002
ISSN: 0271-5287 JRNL CODE: FMQ
WORD COUNT: 7384

...TEXT: to those of other Massachusetts banks through 1833. From 1834 until 1858, however, the Suffolk Bank was consistently more profitable than any other Massachusetts bank. Several kinds of evidence support these conclusions. One kind is aggregate evidence on dividend payments. RoInick and Weber (1998) show that through 1833, the Suffolk Bank paid dividends at a rate comparable to the average (or the median) of those paid ...

23/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

02117100 67478595
The economics of check float
McAndrews, James; Roberds, William
Economic Review - Federal Reserve Bank of Atlanta v85n4 PP: 17-27 Fourth Quarter 2000
ISSN: 0732-1813 JRNL CODE: ECR
WORD COUNT: 6823

...TEXT: cases in which it most mattered (where serious fraud is suspected) but would also give banks an incentive to minimize float costs when losses from fraud would be unlikely or immaterial.

Another method for reallocating property rights in check payments would be to introduce truncation technologies that automatically convert a check into another form of payment. Several industry groups are beginning to implement such technologies, which convert checks into electronic "debits" that are cleared...

23/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01703085 03-54075
Lessons from a laissez-faire payments system: The Suffolk Banking System

(1825-58) / Commentary

Rolnick, Arthur J; Smith, Bruce D; Weber, Warren E; Kroszner, Randall S
Federal Reserve Bank of St. Louis Review v80n3 PP: 105-120 May/Jun 1998
ISSN: 0014-9187 JRNL CODE: FSL
WORD COUNT: 9813

...TEXT: to those of other Massachusetts banks until 1833. From 1834 until 1858, however, the Suffolk Bank was consistently more profitable than any other Massachusetts bank. Several kinds of evidence support these conclusions. One kind is aggregate evidence on dividend payments. In Rolnick, Smith, and Weber (1997), we show that until 1833, the Suffolk Bank paid dividends at a rate comparable to the average (or the median) of those paid...

23/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01680681 03-31671

When is a product not a product?

Aylward, Michael F
Defense Counsel Journal v65n3 PP: 444-447 Jul 1998
ISSN: 0895-0016 JRNL CODE: ISC
WORD COUNT: 1691

...TEXT: may seek to revive their claims, asserting that the insurers acted unfairly or deceptively in allocating all indemnity payments to the "products" aggregate. Such arguments may also be raised by tort claimants in jurisdictions that permit direct action claims or in bankruptcy proceedings to which claimants, policyholders and insurers alike are a party. See In re Dow...

23/3,K/6 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

12809754 Supplier Number: 140219211 (USE FORMAT 7 FOR FULLTEXT)

HSA Bank Announces Relationship With Metavante's MBI Benefits.

PR Newswire, pNA

Dec 28, 2005

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 772

... integrated HSA consumer-driven solution," said Frank D'Angelo, president and chief operating officer, Metavante Payment Solutions Group. "The MBI Benefits Card, integrated with HSA Bank accounts, addresses the growing need for administrators and health plans to aggregate funds from multiple payment sources -- allowing administrators to make complete payments to providers, whether funds reside in an employer's HRA/FSA account or an individual's HSA."

HSA Bank serves customers in every state in the nation and is one of the first financial...

23/3,K/7 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06936372 Supplier Number: 58578115 (USE FORMAT 7 FOR FULLTEXT)

Community Savings Bankshares, Inc. Announces Significant Increase In Earnings For Fourth Quarter and Year.

Business Wire, p1269

Jan 14, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 2190

... This decrease was due primarily to the repurchase during 1999 of 1,267,444 of Bankshares ' issued and

Ginger R. DeMille

outstanding common stock at a cost of approximately \$15.9 million, in addition to the payment of dividends aggregating \$0.44 per share. The decrease also reflected the open market purchase of common stock...

23/3,K/8 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06723299 Supplier Number: 56284033 (USE FORMAT 7 FOR FULLTEXT)
Community Savings Bankshares, Inc. Announces Significant Increase in Earnings for Third Quarter.
Business wire, p1313
Oct 14, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
word Count: 2110

... December 31, 1998. This decrease was due primarily to the repurchase of 350,000 of Bankshares ' issued and outstanding common stock at a cost of approximately \$4.4 million in addition to the payment of dividends aggregating \$0.33 per share during the nine months. The decrease also reflected the purchase of...

23/3,K/9 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

03895221 Supplier Number: 45609520 (USE FORMAT 7 FOR FULLTEXT)
FLEET UNITS' BANK NOTE PROGRAMS RATED 'A/F-1' BY FITCH -- FITCH FINANCIAL WIRE --
PR Newswire, pN/A
June 15, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
word Count: 302

-- FITCH FINANCIAL WIRE --
NEW YORK, June 15 /PRNewswire/ -- Fleet Financial Group 's bank note programs being offered by five of its subsidiary commercial banks are rated 'A/F-1' by Fitch. The credit trend is stable. These notes , which could aggregate up to \$1 billion for all banks combined, are being offered by Fleet Bank , N.A., based in Connecticut; Fleet Bank of Maine; Fleet Bank of Massachusetts, N.A.; Fleet Bank, based in New York; and Fleet National Bank, headquartered

...

23/3,K/10 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

16206607 SUPPLIER NUMBER: 107475179 (USE FORMAT 7 OR 9 FOR FULL TEXT)
)
Flow-based routing boosts MPLS service.
Hartani, Riad
Electronic Engineering Times, 66
Sept 8, 2003
ISSN: 0192-1541 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1310 LINE COUNT: 00108

... a flow is determined to be within its own rate limit, a flow router can check an aggregate group of flows and discard the flow (UDP) or the packet (TCP) to maintain a guarantee...

23/3,K/11 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

14200277 SUPPLIER NUMBER: 81259379 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic bill presentment and payment--Is it just a click away?
Andreeff, Alexandria; Binmoeller, Lisa C.; Boboch, Eve M.; Cerda, Oscar;
Chakravorti, Sujit; Ciesielski, Thomas; Green, Edward
Economic Perspectives, 25, 4, 2(15)
winter, 2001
ISSN: 0164-0682 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 9633 LINE COUNT: 00814

... services were offered for free or at a fee lower than current costs associated with check payments. Gartner Group reported that a majority of consumers, 59 percent, say they do not want to pay anything for account and bill payment aggregation services, and 51 percent feel other payment types, including checks, cash, and debit cards, are easier to use (Kerr and Litan, 2000).
A cumbersome set...

23/3,K/12 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

11792139 SUPPLIER NUMBER: 58726647 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Conning the IADC Newsletters.
Defense Counsel Journal, 65, 3, 434
July, 1998
ISSN: 0895-0016 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 7855 LINE COUNT: 00662

... may seek to revive their claims, asserting that the insurers acted unfairly or deceptively in allocating all indemnity payments to the "products" aggregate. Such arguments may also be raised by tort claimants in jurisdictions that permit direct action claims or in bankruptcy proceedings to which claimants, policyholders and insurers alike are a party. See In re Dow...

23/3,K/13 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

03807513 Supplier Number: 138664604 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Lenders Deal with New Bankruptcy Realities.
(Bankruptcy Abuse Prevention and Consumer Protection Act of 2005)
Credit Union Journal, v 9, n 45, p 1
November 14, 2005
DOCUMENT TYPE: Journal ISSN: 1521-5105 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1523

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...to \$1,500 per year for school expenses for a dependent child. In determining the allocation of secured debt payments to the allowable expense calculation, the aggregate secured debt payments that will be made over the five-year period after the bankruptcy filing are divided by 60.

with many credit union lenders nodding in agreement, Kertman said...

23/3,K/14 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

29660755 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The bona fide bunkers: R. Anand on a recent case of violation where the assessee shifted the burden to the I-T officers and auditors
BUSINESS LINE
June 14, 2003

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 726

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 269SS prohibits any person from taking or accepting from any other person any loan or deposit otherwise than by account -payee cheque or bank draft where the aggregate amount exceeds Rs 20,000.

Similarly, section 269T prohibits the repayment of any loan or deposit otherwise than by account -payee cheque or bank draft. The respective sections provide for exemption to this rule for any government, banking company or any institution notified...

23/3,K/15 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2006 Financial Times Ltd. All rts. reserv.

0006556910 BOCHSA3ACDFT
Mortgage debt traps one million households
EDWARD BALLS
Financial Times, P 1
Monday, August 17, 1992
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 608

...property.

Retail fall hits recovery, Page 4

A way out of recession, Page 11

THE Bank of England expressed surprise that UK companies chose to raise their aggregate dividend payments by 7 per cent last year and again in the first quarter of this year...

23/3,K/16 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2006 Financial Times Ltd. All rts. reserv.

0006556890 BOCHSA3ACWFT
Corporate sector health improves
EDWARD BALLS
Financial Times, P 4
Monday, August 17, 1992
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 583

...of bank borrowing while net issues of ordinary shares rose threefold during the year.

The Bank of England report expresses surprise that against this background of severely restrained profitability and cost-cutting, industrial and commercial companies have chosen to raise their aggregate dividend payments by 7 per cent last year with a further strong rise in the first quarter...

23/3,K/17 (Item 3 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2006 Financial Times Ltd. All rts. reserv.

0001559386 B0CDADHACPFT
The Lex Column: Clearance sales in Hong Kong
Financial Times, P 16
Monday, September 20, 1982
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 589

...percentage point below the return on three-month deposits in the Hong kong dollar inter- bank market.

That argument presupposes that property demand will return in sufficient strength to allow an improvement in aggregate dividend payments. Last year's rise in interest rates, coupled with the fall in rental income, drove...

23/3,K/18 (Item 1 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2006 The Gale Group. All rts. reserv.

00766167 Supplier Number: 25092393 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Electronic bill presentment and payment--Is it just a click away?: Part 4 of 5

(Critical barriers to consumer use of electronic bill presentment and payment are discussed)

Article Author(s): Andreeff, Alexandria; Binmoeller, Lisa C; Boboch, Eve M; Cerda, Oscar; Chakravorti, Sujit; Ciesielski, Thomas; Green Edward

Economic Perspectives, v XXV, n 4, p 2(15)

No 04, 2001

DOCUMENT TYPE: Journal ISSN: 0164-0682 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1120

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...services were offered for free or at a fee lower than current costs associated with check payments. Gartner Group reported that a majority of consumers, 59 percent, say they do not want to pay anything for account and bill payment aggregation services, and 51 percent feel other payment types, including checks, cash, and debit cards, are easier to use (Kerr and Litan, 2000).

A cumbersome set...

?